

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

MT. HAWLEY INSURANCE COMPANY,)
)
Plaintiff,)
)
vs.) No. 1:22-cv-10354-GHW
)
BEACH CRUISER, LLC and FLYWAY)
MANAGEMENT, LLC,)
)
Defendants,)
)
and)
)
NATIONWIDE GENERAL INSURANCE)
COMPANY,)
)
Intervenor Defendant.)
_____)

VIDEOCONFERENCE VIDEO-RECORDED DEPOSITION
OF GRAY COLLINS UNDER FRCP RULE 30(b)(6)
TAKEN ON BEHALF OF THE INTERVENOR DEFENDANT
NATIONWIDE GENERAL INSURANCE

DATE Friday, February 2, 2024
TIME: 10:04 a.m. - 1:05 p.m.
PLACE: By Videoconference

Reported by:
April Goldberg, FPR
Magna Legal Services
866-624-6221
www.MagnaLS.com

1 APPEARANCES VIA VIDEOCONFERENCE:
 2 TIMOTHY E. DELAHUNT, ESQUIRE
 3 DELAHUNT LAW, PLLC
 4 295 Main Street, Suite 836
 5 Buffalo, New York 14203
 6 tdelahunt@delahuntpllc.com
 7 Counsel for Plaintiff

8 RENIER P. PIERANTONI, ESQUIRE
 9 COOPER, LLC
 10 1345 Avenue of the Americas, Second Floor
 11 New York, New York 10105
 12 renier@cooperllc.com

13 Counsel for Defendants Beach Cruiser, LLC and
 14 Flyway Management, LLC

15 LUCAS D. KATZENMEIER, ESQUIRE
 16 RIKER DANZIG, LLP
 17 489 Fifth Avenue, 33rd Floor
 18 New York, New York 10110
 19 lkattenmeier@riker.com

20 Counsel for the Intervenor Defendant Nationwide General
 21 Insurance Company

22 JAMES PRESTON GAINEY, ESQUIRE
 23 BASS UNDERWRITERS, INC.
 24 6951 W Sunrise Boulevard
 25 Plantation, FL 33313
 jgainey@bassuw.com

Counsel for Gray Collier and Bass Underwriters, Inc.

ALSO PRESENT VIA VIDEOCONFERENCE:
 TYLER CROTTY, VIDEOGRAPHER

I N D E X

PAGE

TESTIMONY OF GRAY COLLIER

Direct Examination by Mr. atzenmeier	6
Cross Examination by Mr. Pierantoni	69
Redirect Examination by Mr. Katzenmeier	111
Recross Examination by Mr. Pierantoni	117
CERTIFICATE OF OATH	120
CERTIFICATE OF REPORTER	121
ERRATA SHEET	122
READ & SIGN LETTER	123

DEFENDANTS' EXHIBITS

No.	Description	Page
1	Mt. Hawley Policy 8/2021 to 8/2022	20
2	Dwelling Supplemental Application Form	30
3	Allegheny Inspection Form	39
4	Allegheny Inspection Report	40
5	Mt. Hawley Underwriting Guidelines	44
6	Mt. Hawley Policy 8/2022 to 11/2023	48
7	Bass-USI February 2022 Emails	63
8	9/8/2022 Invoice	67
9	Bass Underwriters Subpoena	72
10	Mt. Hawley Underwriting Form	117

THE VIDEOGRAPHER: Good morning. We are now on the record. This begins the video deposition of Gray Collier in the matters of Mt. Hawley Insurance Company v. Beach Cruiser, LLC, Flyway Management, LLC, et al. Today is February 2, 2024, and the time is approximately 10:04 a.m. This deposition is being taken remotely via Zoom. The videographer is Tyler Crotty of Magna Legal Services and the court reporter is April Goldberg also of Magna. Counsel, at this time could you please state your appearances and who you represent for the record.

MR. DELAHUNT: Good morning, everyone. Tim Delahunt, Delahunt Law, PLLC. Attorneys for Plaintiff, Mt. Hawley Insurance Company.

MR. PIERANTONI: My name is Renier Pierantoni from Cooper, LLC representing the Defendants in this matter, Beach Cruiser and Flyway.

MR. KATZENMEIER: Good morning, everyone. I'm Lucas Katzenmeier from Riker Danzig, LLP. We represent Intervenor Defendant, Nationwide General Insurance Company.

MR. GAINEY: Good morning, everyone. I am Jim Gainey, and I'm here on behalf of the deponent, Gray Collier and Bass Underwriters, Inc.

Page 6

1 THE VIDEOGRAPHER: Thank you, Counsel.
2 Could the court reporter please swear in
3 our witness.

4 THE COURT REPORTER: Please raise your right
5 hand. Do you swear or affirm the testimony you are
6 about to give will be the truth, the whole truth,
7 and nothing but the truth?

8 THE WITNESS: I do.
9 THEREUPON,

10 GRAY COLLIER,
11 being by me first duly sworn to tell the whole truth, as
12 hereinafter certified, testified as follows:

13 THE COURT REPORTER: Thank you. You may
14 proceed.

15 DIRECT EXAMINATION
16 BY MR. KATZENMEIER:

17 Q. Good morn- -- good morning, Mr. Collier. As I
18 said, my name is Lucas Katzenmeier, an attorney for
19 Nationwide in this matter. And as I'm sure you're
20 aware, we're here for your deposition in response to a
21 subpoena issued by our office. Before we get into the
22 deposition proper, we're going to go over some ground
23 rules. First, you just took an oath, and that means
24 you're required to tell the truth in this deposition.
25 Do you understand that?

Page 8

1 Q. Okay. Perfect. So when we're going through
2 these and you're giving your responses, I don't want you
3 to guess in giving your responses. If you don't know
4 the answer to a question, you can tell me that. If you
5 can give me an approximation on an answer, that's fine,
6 but please when you're doing so, tell me that you're
7 approximating in your answer.

8 Do you understand?

9 A. I do.

10 Q. Okay. And the purpose of this deposition
11 today is to just get all the information we can. I'm
12 not here to try to trick you or swindle you into
13 something. So if you don't understand a question, if
14 something is unclear, please ask me.

15 If you understand my question, or if you
16 answer my question without asking for clarification, I
17 will assume you've understood the question and we'll
18 move on.

19 During the course of this deposition, your
20 attorney may object to a question. After your attorney
21 has voiced his objection, you can still answer unless
22 your attorney instructs you not to.

23 Do you understand that?

24 A. I do.

25 Q. Okay. Perfect. If you need a break for any

Page 7

1 A. I do.

2 Q. Before I move on, are you having trouble
3 hearing me?

4 A. No.

5 Q. Okay. Perfect. We have a court reporter, who
6 is taking down everything we say, with us today. And
7 because of that, and particularly because this is a
8 remote deposition, there are a couple specific
9 instructions to go over.

10 First, your ques- -- responses to questions
11 must be verbal. You have to say yes or no or provide a
12 verbal response. What that means, you can't just shake
13 your head yes or no because that won't show up in the
14 transcript.

15 Do you understand that?

16 A. I do.

17 Q. Okay. Perfect. And second, we should make an
18 effort to avoid talking over as much as possible so that
19 we can get a clear record here. So when I ask a
20 question, please let me finish my question before you
21 begin your answer. And during your answer, I will make
22 an effort to refrain from asking a new question until
23 you are finished.

24 Do you understand that?

25 A. I do.

Page 9

1 reason, please let me know. I am more than happy to
2 take breaks whenever we need it, although I don't expect
3 this to be an overlong deposition today. But all I ask
4 is that if we -- if there's a question pending, I would
5 ask that you answer that question before we take a
6 break. Is that okay?

7 A. Understood.

8 Q. Okay. And lastly, as far as these
9 instructions go, when answering a question, please try
10 to limit your answer to the question posed, or your
11 communication during the deposition should be limited to
12 the context of the deposition. So what that means is,
13 unless we're taking a break, please no texting or
14 calling someone else during the course of the
15 deposition.

16 Do you have a phone on your person?

17 A. I do.

18 Q. Okay. As long as that is reasonably on
19 vibrate or silent, that would be appreciated. And
20 please no using your phone to write or receive notes
21 during the course of the deposition.

22 Any questions so far?

23 A. No.

24 Q. Perfect. All right. So have you taken any
25 medications today that could affect your ability to

3 (Pages 6 to 9)

Page 10

1 provide truthful testimony?
 2 A. No.
 3 Q. Okay. Do you have any health problems that
 4 could affect your ability to provide truthful testimony?
 5 A. Not that I'm aware of.
 6 Q. Okay. Have you ever had your deposition taken
 7 before?
 8 A. I have.
 9 Q. How many times?
 10 A. Three.
 11 Q. Three.
 12 A. This would be the fourth.
 13 Q. I'm sorry. You said this would be four?
 14 A. This would be the fourth.
 15 Q. Okay. How recent were those other
 16 depositions?
 17 A. Not near. Past. Several years ago.
 18 Q. Okay. Would you say more than five years?
 19 A. For one of them, yes.
 20 Q. Okay.
 21 A. One of them was the last two years.
 22 Q. Okay. And for what reason were your
 23 depositions previously taken?
 24 A. Various.
 25 Q. Various?

Page 12

1 Q. Okay. How long have you been in that
 2 position?
 3 A. Somewhere around 10 years.
 4 Q. 10 years. Okay. So it's fair to say you were
 5 in the same position during at least the period of
 6 August 2022 to August 2023?
 7 A. That's correct.
 8 Q. Okay. What are your responsibilities in your
 9 position?
 10 A. I overlook business as well as 16 employees
 11 that report in to me. Overall management of the branch.
 12 Q. Okay. How long have you been in the
 13 underwriting industry would you say?
 14 A. My entire time at Bass.
 15 Q. Okay. No previous companies underwriting?
 16 A. No, no.
 17 Q. Do you have a college degree --
 18 A. I do.
 19 Q. -- Mr. Collier? Where did you -- where did
 20 you attend college?
 21 A. University of Georgia.
 22 Q. Okay. And what years did you attend the
 23 University of Georgia?
 24 A. I graduated in 2003.
 25 Q. 2003. Okay. Any postgraduate education?

Page 11

1 A. Nonparty witness in both cases.
 2 Q. Okay. Have you ever provided testimony at
 3 trial before?
 4 A. I'm sorry. Say that again.
 5 Q. Have you ever provided testimony at trial
 6 before?
 7 A. I have.
 8 Q. Okay. And what was the purpose of that?
 9 A. I was a witness for the prosecution on a agent
 10 theft matter in Brunswick, Georgia.
 11 Q. Okay. Thank you. So I'm going to move into a
 12 little bit of your background.
 13 Can you tell me who your current employer is?
 14 A. Bass Underwriters.
 15 Q. Okay. And I think we -- before we get too far
 16 removed from the background information, can you please
 17 spell your name for me?
 18 A. G-R-A-Y. Last name is Collier, C-O-L-L-I-E-R.
 19 Q. Okay. Thank you Mr. Collier.
 20 How long have you been at Bass Underwriters?
 21 A. 19 years and change.
 22 Q. 19 years. That's quite a while.
 23 What is your current position at Bass
 24 Underwriters?
 25 A. Branch manager of the Atlanta branch.

Page 13

1 A. No.
 2 Q. Okay. All right. Thank you very much,
 3 Mr. Collier.
 4 So if you could tell me in your words, what
 5 does Bass Underwriters do generally?
 6 A. We are a wholesale insurance agent.
 7 Q. Okay.
 8 A. Customers are the insurance agents. Our -- we
 9 place business on their behalf of insurance carriers.
 10 Q. Okay. Do you work with multiple insurance
 11 carriers?
 12 A. We do.
 13 Q. About how many would you say?
 14 A. This is a guess, but it's -- it's north of 30.
 15 Q. Okay.
 16 A. It could be many more.
 17 Q. Okay. Okay. Well, like I said, if you can --
 18 if you can avoid guessing, please do so, but...
 19 A. I don't know the exact number.
 20 Q. Right. I appreciate that.
 21 Okay. So in the course of that, does Bass
 22 Underwriters work for Mt. Hawley? Mt. Hawley Insurance
 23 Company?
 24 A. Yes, yes.
 25 Q. Okay. And is that Mt. Hawley Insurance

4 (Pages 10 to 13)

Page 14

1 Company or RLI Insurance Company?

2 A. RLI is a parent company. Mt. Hawley Insurance
3 Company is the paper that most of their policies are
4 written on.

5 Q. Okay. Is -- and just so I understand clearly,
6 is Bass Underwriters' relationship with RLI as the
7 parent company or Mt. Hawley as the insurance company?

8 A. It would be RLI as the parent company.

9 Q. RLI. Okay. Thank you.

10 What's -- how long has Bass Underwriters had a
11 relationship with RLI?

12 A. To some extent my entire career.

13 Q. Okay. And what services, if you could give me
14 an idea, does Bass Underwriters perform for Mt. Hawley?

15 A. We provide -- it depends on which business
16 unit, but we trade with several of their underlying
17 business units, whether it be a brokerage-type situation
18 and/or a delegated authority situation.

19 Q. Okay. Does -- is Bass Underwriters involved
20 in underwriting the policies issued on Mt. Hawley paper?

21 A. In some cases, yes.

22 Q. Okay. In those cases where RLI or -- I'm
23 sorry -- Bass is involved in the underwriting process
24 for policies written on Mt. Hawley paper, how does the
25 underwriting process start?

Page 15

1 A. With a application from an agent.

2 Q. Okay. And is that application sent directly
3 to Bass Underwriters?

4 A. Yes, from the -- from the agent. Correct.

5 Q. From the agent. Okay. The application
6 materials, are those provided by Bass Underwriters or
7 another party?

8 A. There's a standard in insurance called the
9 ACORD application which is provided by the agent. Bass
10 Underwriters does not provide that.

11 Q. Okay.

12 A. Subsequent required documents that the carrier
13 requires would be provided by us.

14 Q. Okay. What about any supplemental materials
15 that might accompany an ACORD application? Are those
16 provided by Bass Underwriters or the agent?

17 A. Usually by Bass.

18 Q. Usually by Bass. So at -- I'm just trying to
19 get an idea of how this initial stage works, so if you
20 can tell me when would Bass provide those supplemental
21 materials to the agents?

22 A. That varies. Sometimes prior to the
23 submission if they ask for one or have a question.
24 Sometimes it accompanies a quote. So, you know, it just
25 varies.

Page 16

1 Q. Okay. Okay. Does -- does Bass have any --
2 strike that for now.

3 So after the application is received by Bass
4 Underwriters, what is Bass's process going forward with
5 the underwriting process?

6 A. How we look at the application and see what
7 they're looking to cover, I guess. You basically triage
8 the risk and, you know, read it and see what the -- what
9 they're looking to insure.

10 Q. Okay. And does Bass Underwriters communicate
11 with the insurer during this process?

12 A. You said "the insurer"?

13 Q. Yes.

14 A. At times, yes.

15 Q. Okay. When Bass Underwriters is, for example,
16 working with RLI, does Bass Underwriters communicate
17 with RLI during the underwriting process?

18 A. At times, yes.

19 Q. Okay. Under what circumstances would Bass
20 Underwriters reach out to RLI or another insurance
21 company during the underwriting process?

22 A. There's a million different scenarios in which
23 that may happen, so that's -- that's pretty vague.

24 Q. Uh-huh. It was pretty vague. Let me, I
25 guess, ask you more specifically with respect to the

Page 17

1 policies at issue here.

2 So are you familiar with Beach Cruiser, LLC?

3 A. I am.

4 Q. Okay. And did Bass Underwriters assist in the
5 underwriting process for a policy or policies issued to
6 Beach Cruiser?

7 A. Yes.

8 Q. Okay. What was your role in the underwriting
9 process for those policies?

10 A. Specifically, you know, looking at the
11 applications, you know. Identifying what needs to be
12 quoted and/or coverage needed and then providing a quote
13 based on that information.

14 Q. Okay. Do you recall when you -- strike that.

15 When did you first receive an application for
16 insurance from Beach Cruiser?

17 A. I don't recall off the top of my head.

18 Q. You don't recall.

19 All right. Did Bass Underwriters receive an
20 insurance application or an application for insurance
21 from Beach Cruiser?

22 A. We didn't receive anything from Beach Cruiser.
23 We received an application from Beach Cruiser's
24 insurance agent.

25 Q. Okay. And are you familiar with the materials

5 (Pages 14 to 17)

Page 18

1 that were submitted by the agent on behalf of Beach
2 Cruiser?

3 A. I am.

4 Q. Okay. Let's see. So what was the extent of
5 communication between Bass and Mt. Hawley during the
6 underwriting process, specifically for the policies for
7 Beach Cruiser?

8 A. I don't recall.

9 Q. Don't recall. Was there any communication
10 between Bass Underwriters and Mt. Hawley during the
11 underwriting process for the policies issued to Beach
12 Cruiser?

13 A. I don't remember.

14 Q. Okay. Do you recall when -- strike that.

15 When was the first policy issued by Bass
16 Underwriters to Beach Cruiser?

17 A. Are you asking specifically about the policy
18 that we're talking about today?

19 Q. Well, so I guess I'll address that first.

20 When you say the "policy we're talking about
21 today," what policy do you understand that to be?

22 A. It looks like a 2020 -- excuse me -- 2021
23 year.

24 Q. And let me -- let me do this for you. I can
25 share my screen and go ahead and pull that up.

Page 19

1 Can you see my screen, Mr. Collier?

2 A. I can.

3 Q. Okay. And I'll scroll down a bit, but does
4 this policy -- tell me if you -- as soon as you know,
5 does this policy look to be the policy that you're
6 referring to as the policy we're here to discuss today?

7 A. Slow down. It's one of the Mt. Hawley
8 policies. You scrolled past the effective date fast, so
9 I didn't catch that.

10 Q. Oh, I'm sorry.

11 A. It's a 2021 to 2022 term, so that's the --
12 that's the policy that --

13 Q. Okay.

14 A. -- we're talking about today, yes.

15 Q. Okay. And you understand that to be the
16 policy issued to Beach Cruiser?

17 A. I do.

18 Q. Okay. And is this a renewal policy, or is
19 this the initial policy?

20 A. I believe that's a renewal policy.

21 Q. Okay. Okay. And the Policy No. here it says
22 GGL26067; correct?

23 A. Yes.

24 Q. So that's the '21 to '22 policy period.

25 MR. KATZENMEIER: Can we go ahead and mark

Page 20

1 this as Nationwide Exhibit 1?

2 THE COURT REPORTER: Noted.

3 MR. KATZENMEIER: Okay. Thank you.
4 BY MR. KATZENMEIER:

5 Q. Okay. I just need to find my place to where
6 we were before this.

7 Okay. Mr. Collier, can you tell me what
8 Bass's role was in issuing this specific policy to Beach
9 Cruiser?

10 A. Our role -- well, our role is to accept the
11 information given by the retail agent and to issue a
12 policy on behalf of Mt. Hawley Insurance Company.

13 Q. Okay. Take me through the underwriting
14 process for this policy to Beach Cruiser. So you would
15 have accepted a -- you received an application for
16 insurance presumably from the agent for Beach Cruiser;
17 correct?

18 A. Correct.

19 Q. And then what?

20 A. I'm sorry. I missed that.

21 Q. I said and what would have happened after you
22 received an application for insurance from Beach
23 Cruiser's agent?

24 A. Oh. I read the application and see what it is
25 they're looking for.

Page 21

1 Q. Okay. After reading the application, would
2 there have been any communication with Mt. Hawley at
3 that point?

4 A. Would there have been or was there?

5 Q. Well, was there?

6 A. I don't -- I don't remember.

7 Q. Okay. Generally, would there have been?

8 A. It depends. I mean, in some cases, yes. But
9 in this case, I don't believe so.

10 Q. Okay. To your knowledge, was there any
11 communication with Mt. Hawley -- between Mt. Hawley and
12 Bass Underwriters prior to the issuance of this policy?

13 A. I don't recall.

14 Q. Okay. Is Bass Underwriters authorized to
15 issue policies on Mt. Hawley's behalf?

16 A. Yes.

17 Q. Okay. And is Bass Underwriters required to
18 communicate with Mt. Hawley prior to the issuance of
19 those policies?

20 MR. GAINNEY: I'm going to object to form.

21 BY MR. KATZENMEIER:

22 Q. Do you have a -- you can still answer.

23 MR. GAINNEY: You can answer, Gray.

24 THE WITNESS: Oh.

25 MR. GAINNEY: It's fine, yeah.

6 (Pages 18 to 21)

Page 110

1 mind very much -- I'll stop sharing -- can you
 2 bring that invoice that you had? I forgot what
 3 exhibit it was.
 4 BY MR. PIERANTONI:
 5 Q. Okay. Mr. Collier, do you recognize this
 6 document from before?
 7 A. I do.
 8 Q. Are you aware that the invoice was, in fact,
 9 paid by the insured, Beach Cruiser?
 10 A. I have no personal knowledge of it at all.
 11 Q. Do you have any reason, or are you aware of
 12 any facts or circumstances, that would lead you to
 13 believe that the insured did not pay this invoice?
 14 A. I'm not.
 15 Q. Okay.
 16 MR. PIERANTONI: Okay. I have no further
 17 questions right now depending on what further
 18 questions I hear from other counsel.
 19 Thank you, Mr. Collier.
 20 MR. GAINEY: He said "thank you."
 21 THE WITNESS: You're welcome.
 22 MR. KATZENMEIER: Let me stop sharing my
 23 screen for now. I just have a -- still no
 24 questions, Tim?
 25 MR. DELAHUNT: Yeah. No, I'm all set.

Page 111

1 Thank you.
 2 MR. KATZENMEIER: Okay. I just have a few
 3 follow-up questions for you, Mr. Collier.
 4 REDIRECT EXAMINATION
 5 BY MR. KATZENMEIER:
 6 Q. The first of which is, I want to refer back to
 7 the supplemental application form. And I can pull that
 8 up if you need me to, but is it your understanding that
 9 the date on that supplemental application form was
 10 September 2, 2020?
 11 A. That's correct.
 12 Q. Okay. And the -- I just want to clarify that
 13 the policy period for what I think we're referring to as
 14 policy number one, which was that -- I don't have it
 15 pulled up -- but the 19322 number?
 16 A. That's correct.
 17 Q. That policy incepted August 31, 2020; is that
 18 correct?
 19 A. That sounds right.
 20 Q. Okay. So my question is that -- is it fair to
 21 say that that supplemental application -- Supplemental
 22 Dwelling Application form dated September 2020 was
 23 submitted in connection with the application for what
 24 we're referring to as policy number one?
 25 A. That's correct.

Page 112

1 Q. Okay. Did Bass ever request an updated
 2 Supplemental Dwelling Application form from Beach
 3 Cruiser?
 4 MR. GAINEY: Object to form.
 5 THE WITNESS: I don't recall. It's possible.
 6 BY MR. KATZENMEIER:
 7 Q. Okay. Did Bass ever request an updated
 8 supplemental application form on behalf of Beach Cruiser
 9 from USI?
 10 A. I don't recall.
 11 Q. Okay. Was that same Supplemental Dwelling
 12 Application form used for -- in connection with the
 13 renewal of the policy for what we're calling policy two
 14 and policy three?
 15 A. I can't speak to policy three. But for policy
 16 two, yes.
 17 Q. Okay. And was a renewed Supplemental Dwelling
 18 Application form not required for that renewal?
 19 A. For which one?
 20 Q. For policy number two.
 21 A. For policy number two, I don't have the
 22 carrier guidelines in front of me, but I understand it's
 23 every third year a new application is required.
 24 Q. Okay. And that would be for Mt. Hawley's
 25 underwriting manual?

Page 113

1 A. I believe so, yes.
 2 Q. Okay. Which is the document we referred to
 3 earlier as the underwriting guidelines; correct?
 4 A. Correct.
 5 Q. Okay. Let's see. Would -- so after -- if
 6 Bass had discovered that through the course of its
 7 investigation or any application submitted by the
 8 insured that the risk of policy covered was ineligible
 9 for Mt. Hawley's underwriting guidelines, would it issue
 10 a renewal of the policy?
 11 MR. GAINEY: Object to form.
 12 THE WITNESS: I'm sorry. I missed the -- and
 13 I apologize.
 14 MR. KATZENMEIER: Yes.
 15 THE WITNESS: I missed a second of the
 16 question.
 17 MR. KATZENMEIER: Yeah. I can -- I can
 18 rephrase.
 19 BY MR. KATZENMEIER:
 20 Q. So if Bass became aware that an insured risk
 21 under a policy was ineligible per Mt. Hawley's
 22 underwriting guidelines, or the underwriting manual as
 23 you've called it, would Bass Underwriters renew that
 24 policy?
 25 MR. GAINEY: Object to form.

29 (Pages 110 to 113)

Page 118

1 underwriting application would be marked and
2 entered as that number.
3 BY MR. PIERANTONI:

4 Q. Now that you've seen the Mt. Hawley
5 underwriting application, sir, and the questions that
6 are set forth therein, would you have used that
7 application instead of the one that was used --

8 MR. GAINEY: Objection.

9 MR. PIERANTONI: -- for Beach Cruiser in
10 issuing coverage?

11 MR. GAINEY: Sorry. Objection. Form.

12 THE WITNESS: It's impossible to say.

13 BY MR. PIERANTONI:

14 Q. Is it something that Bass could have done,
15 could have used that Mt. Hawley underwriting
16 application?

17 MR. DELAHUNT: Objection.

18 MR. GAINEY: Yeah. Objection to form.

19 THE WITNESS: Yes, we could have.

20 MR. PIERANTONI: I have no further questions.

21 MR. DELAHUNT: I have no questions.

22 MR. GAINEY: I have no questions.

23 MR. PIERANTONI: All right. Thank you,
24 Mr. Collier. I appreciate your time and, Counsel,
25 yours as well. Thank you.

Page 119

1 MR. DELAHUNT: Thanks, guys. Have a good one.

2 THE VIDEOGRAPHER: This marks -- I'm sorry,
3 Luke. Do you have more?

4 MR. KATZENMEIER: Before we go, I was just
5 going to ask if we could get a rough of the
6 transcripts.

7 THE VIDEOGRAPHER: Let me just close out the
8 video record, if you don't mind.

9 This marks the end of today's testimony.

10 We are going off the record. The time is 1:05 p.m.

11 (The deposition concluded at 1:05 p.m.)

12 (After the conclusion of the deposition,
13 Defendants' Exhibit Nos. 1 through 10 were
14 marked for identification.)
15
16
17
18
19
20
21
22
23
24
25

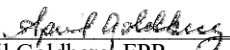
Page 120

1 CERTIFICATE OF OATH

2
3 THE STATE OF FLORIDA
4 COUNTY OF POLK
5

6 I, April Goldberg, Florida Professional
7 Reporter, Notary Public, State of Florida, certify that
8 GRAY COLLIER personally appeared before me via
9 videoconference on the 2nd day of February, 2024, and
10 was duly sworn.
11

12 Signed this 8th day of February, 2024.
13

14 
15 April Goldberg, FPR
16 Florida Professional Reporter
17 Notary Public, State of Florida
18 Commission #GG 966379
19 Expires: June 16, 2024
20
21
22
23
24
25

19 Produced Identification: X
20 Identification Produced: Georgia Driver's License
21
22
23
24
25

Page 121

1 CERTIFICATE OF REPORTER


2
3 THE STATE OF FLORIDA
4 COUNTY OF POLK
5

6 I, April Goldberg, Florida Professional
7 Reporter, do hereby certify that I was authorized to and
8 did stenographically remotely report the videoconference
9 deposition of GRAY COLLIER; that a review of the
10 transcript was requested; and that the foregoing
11 transcript, pages 5 through 119, is a true and complete
12 record of my stenographic notes.
13

14 I further certify that I am not a relative,
15 employee, attorney, or counsel of any of the parties,
16 nor am I a relative or employee of any of the parties'
17 attorney or counsel connected with the action, nor am I
18 financially interested in the action.

19 The foregoing certification of this transcript
20 does not apply to any reproduction of the same by any
21 means unless under the direct control and/or direction
22 of the certifying reporter.
23
24
25

Dated this 8th day of February, 2024.


21 April Goldberg, FPR
22 Florida Professional Reporter
23
24
25



31 (Pages 118 to 121)

Page 122

PLEASE ATTACH TO THE DEPOSITION OF: GRAY COLLIER
IN THE CASE OF: MT. HAWLEY V. BEACH CRUISER 2/2/2024
ERRATA SHEET

INSTRUCTIONS: Please read the original transcript of your deposition and make note of errors or amendments in transcription on this page. DO NOT MARK on the original transcript itself. Please sign and date this sheet.

PAGE	LINE	ERROR OR AMENDMENT	REASON FOR CHANGE
------	------	--------------------	-------------------

Under penalties of perjury, I declare that I have read the foregoing document and that the facts stated in it are true.

Signature of Deponent: _____

Date: _____

Page 123

February 8, 2024

JAMES PRESTON GAINES, ESQUIRE
BASS UNDERWRITERS, INC.
 6951 W Sunrise Boulevard
 Plantation, FL 33313
jgaines@bassuw.com

Re: Mt. Hawley v. Beach Cruiser
Deposition of: Gray Collier
Dear Mr. Gainey:

Please take notice that on the 2nd day of February, 2024, your client gave their deposition in the above-referred matter. At that time, your client did not waive their signature. It is now necessary that your client sign their deposition.

Please call our office at the below-listed number to schedule an appointment between the hours of 9:00 a.m. and 4:30 p.m., Monday through Friday.

If you do not read and sign the deposition within a reasonable time, the original, which has already been forwarded to the ordering attorney, may be filed with the Clerk of the Court. If you wish to waive your signature, sign your name in the blank at the bottom of this letter and return this letter to us.

Very truly yours,

MAGNA LEGAL SERVICES
Seven Penn Center
1635 Market Street - 8th Floor
Philadelphia, PA 19103
866-624-6221

I do hereby waive my signature:

GRAY COLLIER

cc via email: All counsel of record

A			
a.m	18:19 37:25 39:24	122:7	43:20,25 62:4 63:2
1:18 5:6 67:20,23	affect	amendments	63:21 64:12 70:14
123:12	9:25 10:4	122:4	70:22 73:12 74:9
ability	affirm	Americas	82:12 90:18 97:13
9:25 10:4	6:5	2:7	99:10
able	agency	AN1246602	apples
93:3,8	108:25	64:23	79:3
above-referred	agent	and/or	applica-
123:9	11:9 13:6 15:1,4,5,9	14:18 17:12 85:3	23:24
accept	15:16 17:24 18:1	93:10 114:14	applicable
20:10	20:11,16,23 23:18	121:14	25:1,3
acceptabilities	26:12 34:4,5 48:24	answer	applicant
59:16	48:24 60:25 62:10	7:21,21 8:4,5,7,16,21	28:16
acceptability	66:2,13,22,25,25	9:5,10 21:22,23	application
58:21	81:24 89:19,20,20	22:9 24:17 26:7	4:4 15:1,2,5,9,15
accepted	89:21,22 90:1,19	28:3 38:17 41:18,22	16:3,6 17:15,20,20
20:15	108:18 109:14	42:11,13 44:12	17:23 20:15,22,24
accepts	agents	51:18 53:23 56:18	21:1 23:18,23,25,25
114:8	13:8 15:21 23:24	56:20 61:16 74:25	24:6 26:3,15,24
access	ago	77:1 78:6 87:12	27:1,11,19 28:1,2,5
27:23	10:17 50:5 52:20	88:17 95:11 99:24	28:9,13,15 29:9,25
accident	93:9	100:4 101:8	34:3,10,14,17,19,22
86:18,21,22	agree	answered	35:2,3,7,21 36:4,8
accompanies	79:6	28:10 35:3 85:11	36:20 57:3,8,16,21
15:24	agreement	101:8,23 102:19	58:5,16 60:12,15,18
accompany	22:13,16,21	answering	61:14 94:3,17 96:1
15:15	ahead	9:9	96:1,8,12 97:3
account	18:25 19:25 55:21	apologies	99:19 100:4,13,14
48:24 90:19	63:4 67:5 78:21	68:20 80:16 103:14	101:11 102:20
ACORD	86:1 93:16	apologize	103:3 104:3,10,18
15:9,15 57:7	air	55:8 59:25 88:25	105:15,17 106:13
acting	68:9,10,20	113:13	106:17 107:7,17,19
87:21	Airbnb	app	108:4 109:7,19
action	94:7,18,25 105:8,16	27:5,7,10	111:7,9,21,22,23
70:15,19,21 71:3	105:25 106:10,12	app-	112:2,8,12,18,23
85:9 88:8 121:11,12	al	105:20 108:9	113:7 116:10
actual	5:5	appearance	117:17,22 118:1,5,7
54:18,20	alarm	75:7	118:16
adding	107:5	appearances	applications
98:18 99:18 100:21	Allegheny	2:1 5:11	17:11 34:2,5 61:7
102:7	4:5,6	appeared	applies
additional	allow	120:8	91:16
109:1	69:9	appearing	apply
address	aloud	75:10,23	37:3 107:14 121:13
	81:16 91:23 96:23	appears	appointment
	AMENDMENT	38:3 39:22 40:1	123:11

appreciate 13:20 68:15 118:24	122:1	91:1 101:16 103:2	38:10 41:16,24 42:2
appreciated 9:19	attend 12:20,22	104:9,17,20 109:18	42:6,7,22 44:10
appropriate 78:8	attention 23:9	109:24 110:8,11	45:3,10 49:5 51:1
approve 43:7	attorney 6:18 8:20,20,22	113:20 116:24	51:21 53:2,7,20
approximately 5:6	attorney-client 76:13,13,20 77:3	117:16	55:2,4,19 56:1,14
approximating 8:7	Attorneys 5:14 77:17	B	57:2,10 58:4,15
approximation 8:5	atzenmeier 3:4	back 46:6 48:4 50:4 52:11	59:2,12,19 60:3,22
April 1:23 5:9 120:6,14 121:6,18	August 12:6,6 47:24,25	52:23 55:25 66:12	61:6,8,15 64:18
areas 92:23	81:15 84:6 86:10,15	67:22,24 68:19 79:9	66:1,20,23 73:10
asked 35:4 77:9 85:10 88:15 101:9,23	authority 14:18 42:2,22 44:11	80:17 83:15 87:24	74:12 77:11,16,22
asking 7:22 8:16 18:17 27:16 32:18 52:21	authorization 45:17	104:22 111:6 116:4	78:11,12 80:5 81:12
58:12 59:8 60:23	authorize 45:3	background 11:12,16	85:25 86:7 90:2,7
73:9 75:13 83:3,19	authorized 21:14 114:20,22	bad 79:15	90:18,22 91:13,20
86:24 97:23 98:7	115:6 121:6	based 17:13 30:19 43:5	92:11 93:12,19 95:5
99:24 100:8,25	available 114:23	47:8 54:13 58:24	95:18 96:2,7 104:2
101:25 105:19	Avenue 2:7,12	59:3 61:17,18 66:18	104:9,14,14,17
106:11 109:12	average 25:15 97:11,23 101:3	84:8 102:24 108:22	106:13,15,17,23
asks 62:16 100:11	avoid 7:18 13:18	bases 94:1,3	107:2,20,21 108:4,7
aspect 33:12	aware 6:20 10:5 23:2 55:23	basically 16:7 51:3	108:10,13,16 109:6
asserting 76:21	59:23 65:16 69:17	basis 23:17 24:6,12,24	109:8,12,18 112:1,7
assist 17:4	79:17 80:5 82:21	25:6,13,23 30:9	113:6,20,23 114:9
assistant 28:20 29:11,12 36:10	85:22 87:5 88:4,9	64:13 76:8,10 79:1	114:20,22 115:5,10
assume 8:17 74:15		94:16	116:8,16,19 117:1
Atlanta 11:25		Bass 2:17,19 4:11 5:25	117:16 118:14
ATTACH		11:14,20,23 12:14	123:2
		13:5,21 14:6,10,14	Bass's 16:4 20:8 78:1 80:23
		14:19,23 15:3,6,9	90:14 97:2
		15:16,17,18,20 16:1	Bass-USI 4:9
		16:3,10,15,16,19	Beach 1:6 2:9 5:4,18 17:2,6
		17:4,19 18:5,10,15	17:16,21,22,23 18:1
		21:12,14,17 22:7,12	18:7,11,16 19:16
		22:13,17 26:5,11	20:8,14,16,22 22:24
		27:2,9,11,19,21,24	23:3,5,14 24:7,13
		28:19,21 31:14 32:9	25:6,14,24 26:11,11
		32:20 33:1,3,25	26:18 29:9,14,18,21
		34:3,8,15,21 35:6	30:6 31:15,20 32:3
		35:20 36:2,24 37:4	32:10,21 33:2,4,10
			33:13,20 36:12,15
			37:5,22 49:2 51:21
			52:17 53:2 55:20
			56:2,15 58:14 62:25
			63:25 64:4,19 69:4
			70:3,16 82:2,4,6

83:23 91:12,13,17 104:4,10 106:13 107:18 108:5 110:9 112:2,8 116:17,25 117:17 118:9 122:2 123:5	bottom 25:2 74:24 75:2 80:24 94:1 105:9 123:15 Boulevard 2:17 123:3 branch 11:25,25 12:11 38:9 break 8:25 9:6,13 67:10,21 breaks 9:2 brief 49:19 bring 80:12,19 90:4 91:4 95:25 99:5 100:12 110:2 broad 85:4 Broadly 37:1 broken 50:1 92:24 brokerage-type 14:17 brought 23:8 Brunswick 11:10 Buffalo 2:3 building 48:12 buildings 30:8 bullet 96:18,18 bullet-pointed 96:17 business 12:10 13:9 14:15,17 28:4,24 31:14,20 32:3 51:17 58:10,18 59:4,9,12,13,21 60:5	businesses 58:1 buy 41:10 <hr/> C <hr/> C-O-L-L-I-E-R 11:18 call 27:3,9,10 30:16 31:8 31:9 75:21 76:2 77:4 123:11 called 15:8 31:11 86:19 113:23 caller 27:10 calling 9:14 112:13 cancel 41:24 42:3 56:6 71:2 canceled 49:14 51:21,25 52:3 52:12 54:6,21 canceled 42:8 cancellation 42:19 44:24 45:1 46:12 48:16 49:8 52:13,17,21 54:9,11 54:16,18,20 114:15 career 14:12 Carolina 23:16 38:9 carrier 15:12 28:5 51:16 70:19 86:4 92:7,8,9 92:13 93:10 112:22 114:1,6,7 carrier's 115:11 carriers 13:9,11 case 21:9 30:20 54:14	69:5 79:18 84:3 87:12 92:5 107:25 108:1,19 122:2 cases 11:1 14:21,22 21:8 71:16 catch 19:9 73:2 96:20 cause 30:11 cc 123:25 CCP988057 65:8 Center 123:19 Century 65:9 certain 42:25 43:4 45:14,16 54:12 57:12,14,17 57:20 60:4 85:1 116:9,18 certainly 25:9 certainty 51:19 CERTIFICATE 3:8,9 120:1 121:1 certification 121:13 certified 6:12 certify 120:7 121:6,10 certifying 121:14 change 11:21 27:14 29:18 30:11 58:8,17,20,23 59:3,14 87:12 100:3 100:22,24 122:7 changed 29:14 98:20 changes 60:20,24 99:19
--	---	--	---

changing 98:18	86:17	communicate 16:10,16 21:18 22:7 22:17,18 76:1	71:11 87:13 111:23 112:12
charge 101:6	clear 7:19 35:2 58:12 59:8 77:24 80:10 83:1,8 88:12 98:15 108:24	communication 9:11 18:5,9 21:2,11 61:4 62:1 76:7	consecutive 32:4
Charleston 23:16 38:9 81:13	clearly 14:5 84:16	communications 77:15,16 78:12	consider 76:24
check 117:8	Clerk 123:14	companies 12:15	considered 98:11 102:22
choppily 64:12	client 123:8,9,10	company 1:3,10 2:15 5:4,15,22 13:23 14:1,1,2,3,7,7 14:8 16:21 20:12 50:15 61:11 65:3,7 70:3,14 91:15 93:17	considering 63:23
Christmas 31:6	close 104:23 119:7	company's 33:9 61:8	constituted 91:11
circumstance 34:7 41:17	college 12:17,20	complete 85:15 121:8	contact 108:18
circumstances 16:19 34:11 36:23 37:1 38:25 40:20 42:7,10 49:13 57:12 57:14,23,24 58:3,8 58:13,15 59:1 60:17 87:6 88:4,9 110:12 114:10	Collier 2:19 3:3 5:3,25 6:10 6:17 11:18,19 12:19 13:3 19:1 20:7 23:21 37:9 39:16 42:14 43:14 44:8 54:22 61:25 62:15 63:18 65:19,20,23 66:8 69:3,13,21 71:21 74:3 78:12 80:22,23 86:24 92:23 96:5 103:10 104:15 105:8 110:5 110:19 111:3 115:24 117:13 118:24 120:8 121:7 122:1 123:6,24	completed 52:13	contained 34:2 45:5,6,7,8,17 58:5 61:21
claim 30:17,21 71:14 77:19 79:17 81:19 82:7,13 82:16,19,24 83:8,9 83:16,20,22 84:1,2 84:5,9,11,15,21 85:7,9,23,24,25 86:3,9,19 87:1,7,13 88:6,8	COLLINS 1:13	completely 85:20 88:10 98:19,21 101:7	contains 28:6
claiming 77:11	colloquy 77:9	comply 115:18	contemporaneous 31:24 32:8
clarification 8:16 90:20	come 29:21 88:15 116:17	computers 103:16	context 9:12 63:18,21 93:7 94:11
clarified 56:1	comes 96:8 106:15	concluded 119:11	continue 114:5
clarify 32:13 36:18 54:8 55:10 56:13 59:17 89:18 108:13,17 109:19 111:12	coming 68:19	conclusion 119:12	contradicted 107:6,20 108:8 109:7
clarity 77:3 101:25 109:15 109:17	Commission 120:16	condition 41:12 68:21 85:2 49:21	contradicts 106:16
clean	commonly 26:5,8	condition-type 54:11	control 77:12 78:16 121:14
		connected 121:11	convey 61:1
		connection	cool 71:19
			Cooper 2:7 5:17
			copy 47:10
			corporate 28:23 104:15
			correct 12:7 15:4 19:22 20:17,18 23:3,4 24:4,10 25:19,21

29:15 35:9,16,17 37:19,20,25 38:5 40:15 41:8 46:4,10 46:13,21,24,25 47:15,17 48:13 52:14,22,22 54:4 56:8 57:9,12,13 58:25 59:5 62:6,7 62:18 63:1 66:6 67:3 71:1 72:11,25 73:21 79:19 83:2,6 84:10 86:20 87:8,10 88:16 89:21,22 90:23,24 91:13,18 91:19,21 92:13,14 93:20,22 97:4 106:1 108:20,21 111:11 111:16,18,25 113:3 113:4 corrected 71:13 correctly 50:9 correspondence 81:11 cost 41:9 cough 79:11,15 coughed 36:13 counsel 2:5,9,14,19 5:10 6:1 31:8,9,11 75:23 76:23 84:20 104:21 109:16 110:18 118:24 121:10,11 123:25 count 75:6 COUNTY 120:4 121:4 couple 7:8 86:17 course 8:19 9:14,21 13:21	55:17 58:3 113:6 114:14,16 court 1:1 5:9 6:2,4,13 7:5 20:2 30:2 39:12 40:10 44:5 48:1 63:7,15 67:8 87:18 87:20,25 117:23 123:14 courtesy 68:13,13 cover 16:7 65:15 coverage 17:12 54:24 82:24 91:17,18 104:4,10 104:18 114:7,23 118:10 covered 113:8 covering 115:7 coversheet 73:12,13 criteria 59:15 Cross 3:5 69:1 Crotty 2:21 5:8 Cruiser 1:6 2:9 5:4,18 17:2,6 17:16,21,22 18:2,7 18:12,16 19:16 20:9 20:14,16 22:24 23:3 23:6 26:11,18 29:10 29:21 31:15,21 32:3 32:10,21 33:2,4,10 33:20 36:12,15 37:22 51:21 52:17 53:2 55:20 56:2,15 58:14 62:25 64:1,4 64:19 69:5 70:3,16 82:2,4,7 91:12,13 91:17 104:4,11 106:13 107:18	108:5 110:9 112:3,8 116:17 117:18 118:9 122:2 123:5 Cruiser's 17:23 20:23 23:14 24:7,13 25:7,14,24 26:11 29:14,18 30:6 33:13 37:5 49:2 83:23 116:25 CSR 62:9,11 curious 67:4 current 11:13,23 30:5,7 59:18 84:9 currently 32:13 Customer 62:13,14 Customers 13:8 cut 32:15 35:22 63:11 <hr/> D <hr/> D 2:11 3:1 daily 108:6 Dana 75:20 Danzig 2:12 5:20 data 44:16 date 1:17 19:8 29:19 31:6 35:10,13,15,19 36:2 36:2 37:16 40:14 54:18,20 66:4,5,6 79:23 82:10 111:9 122:5,25 dated 46:20 80:25 111:22 121:16	day 25:16 30:20 48:13 50:18 96:25 97:25 98:1,10 101:10 120:9,12 121:16 123:8 day-to-day 28:24 deal 42:12 Dear 123:7 December 23:8 29:20 30:15 31:1,2,3,4 79:18 declaration 71:9 82:17 declarations 47:13 declaratory 70:15 declare 122:22 dedicated 45:1 defend 71:10 Defendant 1:11,13 2:14 5:21 70:5 Defendants 1:7 2:9 5:17 69:4 70:4 Defendants' 4:1 119:13 defending 78:4 defense 82:18 define 99:15 defines 92:15 99:12 definition 55:3 degree
--	--	---	---

12:17 70:23 Delahunt 2:2,2 5:13,14,14 49:10,17 53:24 55:5 63:12 64:7 67:13 68:2,6,15 71:6,9,15 71:19,22 72:19 75:23 76:4,6,9,11 76:16,18,22 77:13 77:24 78:1,4,11,20 78:22,25 80:8 86:16 89:4,13 97:18 98:4 100:6 101:15,22 102:2 104:5 107:24 110:25 115:2 116:13,21 118:17 118:21 119:1 delay 87:22 delegated 14:18 department 51:1 depending 61:11 106:19 110:17 depends 14:15 21:8 41:20 deponent 5:24 122:24 deposition 1:12 5:2,6 6:20,22,24 7:8 8:10,19 9:3,11 9:12,15,21 10:6 30:16,19,19 75:10 75:24 78:5 82:21 119:11,12 121:7 122:1,4 123:6,8,10 123:13 depositions 10:16,23 describe 94:20 Description 4:2 designed 49:19 51:6	details 83:25 84:17 determination 28:8,14,22 determine 27:25 49:14 dictated 43:4 difference 93:3,8 different 16:22 23:10 25:4 27:15 31:24 32:6,9 34:18 37:2 41:19 42:9,12 43:6 45:17 45:23 48:23 52:10 57:24 58:1 59:19 65:12,12 69:17 77:14 84:2,11,12,22 85:5 88:23 90:1,1 92:24 97:15,19,22 101:7 102:11 108:24 direct 3:4 6:15 121:14 direction 121:14 directly 15:2 66:22 86:3 94:14 96:22 disagree 78:16 79:6 86:11 discovered 113:6 116:8 discovering 114:24 discovery 74:20 115:7 discrepancy 107:22 108:11 discuss 19:6 discussed 33:15 38:1 116:6 discussing 61:1	distinction 94:20 95:1 101:12 105:15,25 106:2 DISTRICT 1:1,1 DNOC 52:25 document 37:11,13,14 39:15,19 39:21 44:15 45:17 45:23 47:14 53:8 65:18,23,25 66:10 66:16 74:5 80:12,19 80:25 81:8,10 82:1 91:7 92:15 93:7 96:4 103:11,19,21 103:22 104:24 110:6 113:2 122:22 documentation 79:21 documents 15:12 66:18 67:6 72:14 73:9,11 75:3 89:24 doing 8:6 50:13 105:1 door 57:18 doubt 86:25 89:2 Driver's 120:20 due 58:13 82:20 duly 6:11 120:10 duty 71:10 dwelling 4:4 23:15,15 24:1,5 25:11 26:2,15,23,25 27:4,11,18,25 28:1 28:9,15 29:25 35:6 35:21 36:3 96:9 104:1 111:22 112:2 112:11,17	dwellings 33:24 103:3 Dyer 38:5,7 80:25 81:17 <hr/> E <hr/> E 2:2 3:1 e-mail 81:15 earlier 29:13 33:15 35:5 38:2 44:20 48:10 62:25 75:9 79:16 87:12 89:19 91:8,10 94:2 96:7 106:22 113:3 116:2,6 early 80:6 earphones 22:22 easily 75:2 education 12:25 effect 41:5 effective 19:8 effort 7:18,22 either 53:12 81:23 82:14 104:20 email 62:4,15 63:19 64:9 80:25 81:11,16,21 83:2,15 85:7 87:14 88:6 116:1 123:25 emails 4:9 63:5 employee 38:10 121:10,11 employees 12:10 employer
---	---	---	--

11:13	78:15,18,25	87:5 88:4 110:12	first
engage	excerpt	122:22	6:11,23 7:10 17:15
36:7	80:23	fair	18:15,19 34:19,21
ensure	excess	12:4 71:4,18 74:17	34:25 35:22,23
34:9 49:25	64:24,25	95:18 97:16 102:12	42:15 53:4 66:11
enter	excuse	111:20 114:11	68:2,14 72:12,12
72:16 73:5	18:22 36:13 60:20	falling	79:17 94:16 99:7
entered	exhibit	22:22 49:25	100:11 101:2
118:2	20:1 30:1 37:7 39:10	familiar	102:12 105:7 111:6
entire	40:9 47:25 63:6	17:2,25 22:23 33:13	firsthand
12:14 14:12 55:19	67:7 72:17,18 73:6	35:5 37:11,13 39:19	44:23
entirely	110:3 117:25	65:22 66:15	five
99:19 100:22	119:13	Fantastic	10:18 67:14,15,16,17
entitled	Exhibits	71:24 73:4	93:25
114:10	4:1 44:4	far	FL
entity	existed	9:8,22 11:15 29:24	2:18 123:3
104:15	56:7	fashion	Floor
equate	exists	83:13	2:7,12 123:19
88:24	44:24	fast	Florida
ERRATA	expect	19:8 117:9	120:3,6,7,15,15
3:10 122:3	9:2	February	121:3,6,19
error	expected	1:17 4:9 5:5 62:5	flow
106:15 122:7	106:23	120:9,12 121:16	61:15
errors	Expires	123:1,8	Flyway
122:4	120:16	fees	1:6 2:10 5:4,18 69:5
ESQUIRE	explain	90:7	70:4
2:2,6,11,16 123:2	82:23 92:4 93:3,8	Fifth	follow
et	explains	2:12	69:7 75:2 95:5,16,19
5:5	101:12	file	102:8 106:23
event	extend	38:19 48:25 49:24	114:13 115:10
53:19	115:6	51:7 52:5,7 83:21	follow-up
everybody	extended	90:16 91:12	111:3
75:1	115:12	filed	following
everybody's	extension	123:14	95:14
73:25	115:15,17	files	follows
exact	extent	104:17	6:12 61:8
13:19 31:6	14:12 18:4 72:14	financially	force
exactly	74:22 75:3,5 78:17	121:12	35:1
44:16 49:22 82:11	88:25 89:1 91:16	find	foregoing
100:8	eyes	20:5 28:25	121:8,13 122:22
Examination	51:8 77:17	fine	forgive
3:4,5,6,7 6:15 69:1		8:5 21:25 60:2 76:14	102:6
111:4 117:14		finish	forgot
example	fact	7:20 81:5,6	110:2
16:15 116:17	51:4 110:8 114:24	finished	form
exception	facts	7:23 55:7	4:4,5,12 21:20 22:9

24:6,11,16 26:3,5,7 26:10,17,19,21 27:11,11,13 28:1,2 28:10,15 29:25 30:13 32:12 38:16 38:22,25 39:2,6,10 39:25 41:18 42:24 45:7,13 46:15 48:18 49:9,16 50:20 53:22 55:5,21 56:3,16 57:8 59:6 60:7 61:16 64:6 75:11 76:3 77:13 80:7 82:9 83:13 85:10 86:1 87:2,16 88:1 88:17 89:5,12 90:10 93:5,14,21 94:12 95:9,20 97:5,18 98:4,8,13 99:20,25 100:5 101:14,22 102:15,23 104:13 106:18 107:8,23 108:12,22 109:9,16 109:21 111:7,9,22 112:2,4,8,12,18 113:11,25 114:12 115:2 116:12,20 117:2,19 118:11,18	FRCP 1:13 free 76:18 Friday 1:17 123:12 front 33:11 45:23 46:2 69:21 71:17 74:6 80:22 83:5 103:11 103:11 112:22 fully 51:24 52:3,12 funds 67:1 further 107:6,12 108:14,17 109:8 110:16,17 118:20 121:10 future 54:13	106:18 107:8,23 108:12,22 109:9,21 110:20 112:4 113:11,25 114:12 115:1,9,17 116:12 116:20 117:2,19 118:8,11,18,22 123:2,7 Gainey's 78:7 garbled 79:13 general 1:9,14 2:14 5:21 39:5 42:15 59:9,12 generally 13:5 21:7 27:8,16,20 34:24 43:22 49:7 51:14 52:11 54:14 58:2 84:24 generated 54:16 gentlemen 83:12 84:7 85:8,23 87:1,15 88:7 Georgia 11:10 12:21,23 120:20 getting 54:10 83:15 108:23 109:15,17 GG 120:16 GGL0026067 62:23 GGL26067 19:22 GGL31463 46:23 47:14 give 6:6 8:5 14:13 25:8,15 51:8 68:8 87:20 117:11 given 20:11 85:25 100:2 gives	54:12 giving 8:2,3 30:19 68:12,13 glance 49:20 glaring 50:2 51:5 go 6:22 7:9 9:9 18:25 19:25 23:11 42:15 43:7 45:19,21 46:6 50:4 55:21 58:2 63:4 66:22 67:5 68:4 70:2,17 71:25 77:8 78:21 79:9 83:21 86:1 93:16 99:6 105:5 116:4 119:4 goes 42:10 58:20 going 6:22 8:1 11:11 16:4 21:20 35:14 38:16 39:8,15 48:4 50:6 52:10 53:4 55:25 61:25 65:17,18 66:14 67:19,25 68:14 71:24,25 73:9 75:3 77:20 78:14 91:2,3 107:5 114:5 119:5,10 Goldberg 1:23 5:9 120:6,14 121:6,18 good 5:1,13,19,23 6:17,17 68:1 119:1 google 34:12,16,20,22 36:19 googling 36:7 Gotcha 53:13 GPD0006297 65:10 graduated
forms 27:19 57:8 forth 118:6 forward 16:4 forwarded 123:14 found 107:20 108:7 four 10:13 45:24 93:25 fourth 10:12,14 FPR 1:23 120:14 121:18 frankly 83:24	G G-R-A-Y 11:18 Gainey 2:16 5:23,24 21:20 21:23,25 22:9 24:19 26:7 30:13 32:12,17 38:16 39:2 41:18 42:24 44:12 45:13 46:15 48:18 49:9,16 50:20 53:22 55:12 55:21 56:3,16,19 59:6 60:7 61:16 64:6 67:15,18 68:8 75:11 76:3,5,21,24 77:5 78:1,7 80:7 82:9 85:10 86:1 87:2,16 88:1,17 89:5,12 90:10 93:5 93:14,21 94:12 95:9 95:20 97:5 98:8,13 99:20,25 100:5 101:14 102:3,15,23 104:13,23 105:1		

12:24	83:20,22 84:5,17,21	21:15 26:19 45:4	83:13
grants	84:22,23 85:1,3,4,6	78:5 103:3 112:24	hypothetical
44:10	86:19 87:13 88:5,23	113:9,21 115:15	41:21,22 98:7 99:22
Gray	hand	Hawley-branded	99:24
1:13 2:19 3:3 5:3,25	6:5 83:4	103:25	hypothetically
6:10 21:23 120:8	handled	head	41:14
121:7 122:1 123:6	44:25 90:19	7:13 17:17 31:19	
123:24	happen	32:23 33:16	I
great	16:23 45:9	health	idea
68:25 69:11,24 73:6	happened	10:3	14:14 15:19
74:11 81:14 103:19	20:21 30:17 90:17	hear	identification
greatly	happy	24:22 55:14 71:22	119:14 120:19,20
39:3	9:1	110:18	Identifying
ground	hard	hearing	17:11
6:22 51:8	24:22 55:13 79:12	7:3	important
grounds	hate	heart	95:5,8 101:6
42:18 46:12 48:16	52:9 95:24 96:19	88:8	impose
49:8	Haw-	help	22:16
group	35:19	75:5 105:8	imposed
77:12 78:17 79:1	Hawley	helps	43:10
grouping	1:3 4:3,7,8,12 5:3,15	103:14	impossible
74:5,11 80:23	13:22,22,25 14:2,7	hereinafter	41:21 49:22 118:12
groupings	14:14,20,24 18:5,10	6:12	incepted
74:22	19:7 20:12 21:2,11	hey	111:17
guess	21:11,18 22:5,8,14	27:4	include
8:3 13:14 16:7,25	22:18 26:14 30:18	higher	57:7
18:19 23:2 58:11	33:5,15 35:20 42:3	70:2	included
59:7 92:24 100:24	42:4,23 43:5,10	highlighting	23:25 26:21 78:13
117:12	44:17,25 45:12 47:6	73:17	inconsistency
guessing	50:19 51:10,14,15	hold	49:7,15
13:18	56:15 57:1,2,3,11	76:4 79:1	incorrect
guideline	57:15,16,21 58:5,14	holds	46:11 116:10
95:14	58:17 59:3,13,20	78:9	increase
guidelines	60:4,6 61:15 65:11	honest	114:23
4:7 43:23 61:18,21	67:2 70:3,14,21	60:9	indemnify
91:4,18,23 92:24	71:1,2,9 72:8,10	honestly	71:10
95:5,6,19 99:1,6	75:9,16 77:10,22	45:8,19 75:17,25	indemnity
100:3 102:24	78:9,11 82:17 85:25	hopefully	82:18
105:21,22 106:24	86:10,25 87:7 91:15	73:22	indicate
112:22 113:3,9,22	93:17 95:6 99:12	hours	39:24
guys	104:18 105:24	123:11	indicated
67:11,17 68:20 119:1	106:24 114:11	housed	46:9,10
	116:6,7 117:17,25	44:25	individual
H	118:4,15 122:2	hundred	28:19,21
habitability	123:5	51:18 65:13	industry
81:19 82:7,12 83:16	Hawley's	hurt	12:13

ineligibility 106:7 ineligible 93:1,4,11 94:6,10,14 94:17 106:8,9 113:8 113:21 114:25 115:8 inexpensive 51:7 infinite 107:13 information 8:11 11:16 17:13 20:11 24:11 28:6 34:2 42:17 44:15,18 46:11 48:15 50:17 61:2 62:16 63:22 106:16,20 107:2 108:8,14,17 109:1,7 109:19 116:9,17 initial 15:19 19:19 initially 89:22 injury 88:20 inserting 101:18 inside 51:1 insofar 44:10 inspected 40:14 inspection 4:5,6 37:16,18,21 38:14,22 39:1,5,9 39:22,23,24 40:3,3 40:4,7,18,21 41:4 41:11,14 42:18 46:6 46:12,20,20 47:17 48:4,16 49:19,24 50:16,17 51:3,6,11 51:13 inspections 41:1 50:25	instance 27:17 36:17 56:25 80:10 104:20 107:16 114:2 instances 42:25 43:2 57:17,20 107:11 instruct 76:25 78:6 instruction 78:7 instructions 7:9 9:9 44:17 115:11 122:4 instructs 8:22 insurance 1:3,9,14 2:15 5:3,15 5:22 13:6,8,9,10,22 13:25 14:1,2,7 15:8 16:20 17:16,20,20 17:24 20:12,16,22 26:22 27:1 33:9 41:11 61:8,11 62:9 65:3,7 70:3,14,19 91:15 93:17 101:3 108:9 116:10 insure 16:9 32:6,9 107:5 insured 34:5,17 37:22 38:1 41:10 60:14,18 61:1 61:5 63:22 66:13,20 66:22,24,24 70:19 81:23 89:20 101:13 102:19 107:4 110:9 110:13 113:8,20 114:24 insured's 66:22 insureds 26:22 27:1 69:5 71:11 insurer 16:11,12 insurer's	65:1 intent 49:23 interested 121:12 interject 76:14 interpose 77:6 Intervenor 1:11,13 2:14 5:21 70:5 investigation 34:8 36:24 37:5 107:12 113:7 116:5 116:11,19,25 invoice 4:10 66:1,4,6,12 110:2,8,13 involve 31:15,21,23 involved 14:19,23 51:17 64:4 90:21,23 114:6 involves 32:3 involving 33:14 84:7 85:23 87:14 issu- 64:4 issuance 21:12,18 22:8 23:12 41:3 57:6 58:9 issue 17:1 20:11 21:15 29:20 30:10,12,15 32:9 43:5 56:1 57:11 58:9 59:20 71:3 77:14 79:17 82:16 84:2,18,22 93:19 100:23 106:15 107:6 113:9 116:5 issued 6:21 14:20 17:5	18:11,15 19:16 24:8 24:9 33:4,5,10 36:12,14 42:3,23 45:12 51:20 52:17 52:25 53:2,14 55:19 56:2 58:17 63:25 64:18 65:14 104:10 104:19 105:24 106:24 107:18 issues 43:6 51:5 issuing 20:8 56:24 57:3 91:17,18 104:3 118:10 <hr/> J <hr/> J 38:5,7 Jackson 80:25 81:17 JAMES 2:16 123:2 jgainey@bassuw.c... 2:18 123:4 Jim 5:23 join 49:10 June 120:16 jurisdictions 85:1 <hr/> K <hr/> Katzenmeier 2:11 3:6 5:19,20 6:16 6:18 19:25 20:3,4 21:21 22:3,4,11 24:21 26:9 29:23 30:3,4,23 32:15,19 32:24 38:20 39:4,9 39:13,14 40:7,11,12 41:23 43:1 44:2,6,7 44:19 45:15 46:16 47:23 48:2,3,21
---	---	--	---

49:12 50:3,22 54:3 55:9,13,17,18,24 56:4,8,11,17,22 59:11 60:10 61:19 63:4,9,14,16,17 64:10 67:5,9,14,16 67:24 69:10 79:21 79:24 80:2,14 91:5 100:14 110:22 111:2,5 112:6 113:14,17,19 114:3 114:16,18 115:4,13 115:19 116:15,23 117:4,7 119:4	39:7 84:8,9 86:13 110:10	122:7	16:7,9 17:10 20:25 24:25 25:1 52:23 62:20 65:5 70:23 90:21
keep 86:16	<hr/> L <hr/>	listed 34:17	looks 18:22 34:13,20 35:15 37:16 40:16 51:3 66:1,7,12 68:19 80:15 97:14 103:25
kept 44:18	language 71:2	lists 37:22	lot 71:16
kid 102:7	lastly 9:8	literally 37:2	loud 68:11,21
kind 51:5	law 2:2 5:14 54:13 84:25 115:18	litigated 88:19	Love 67:12
know 8:3 9:1 13:19 15:24 16:8 17:10,11 19:4 22:20 24:25,25 25:9 27:3 28:4,7 29:19 30:21 31:5,19 32:17 32:22 33:7,24 34:18 35:1 38:8,17,18 42:12,24 43:5 44:18 44:23 45:8,19 47:1 47:3,7 48:19 49:21 49:25 50:1 51:5,8 51:10,20 52:4,23 53:10,17 54:13,15 54:18,19 55:22 58:1 58:12,19,20 62:1 63:21 64:8,14,15,17 65:1,5 68:6,13 69:6 70:20,24 73:18 74:21 80:16 84:25 85:4,12,15 86:2,23 95:3 98:7 100:8	laws 114:14	litigation 69:15,16 70:6,7,11 77:11 78:16 79:1 83:10 84:9	Lucas 2:11 5:20 6:18
knowledge 21:10 32:7 38:12	lawyer 70:22	little 11:12 32:16 43:16 55:10,13 63:20 70:2 77:9 79:12,12	Luke 32:13 55:6 63:12 69:8 79:23 80:12 91:2 92:20 95:24 99:5 100:10 103:7 109:25 119:3
	lead 42:7 87:6 88:5 107:3 110:12	living 101:4	<hr/> M <hr/>
	learn 87:11	lkattenmeier@rik... 2:13	Magna 1:24 5:8,9 123:18
	learned 109:6	LLC 1:6,6 2:7,9,10 5:4,5 5:17 17:2 37:22	Main 2:3
	leasing 30:8	Lloyd's 33:12	maintain 91:12
	Legacy 89:25 90:3,9,15	LLP 2:12 5:20	maintained 27:19,21
	legal 1:24 5:8 29:20 30:10 30:12,15 123:18	location 41:10 83:23	maintains 91:13
	let's 18:4 23:11,11 41:14 66:3 67:9 77:8 90:9 93:24 113:5 115:22 115:23 117:4	London 33:12	making 77:19 78:18 94:16
	letter 3:11 123:15,15	long 9:18 11:20 12:1,12 14:10	management 1:6 2:10 5:4 12:11
	level 28:23,24	longer 48:25 49:1,2,4,5,6 101:20	manager 11:25
	License 120:20	look 16:6 19:5 34:12,12 34:16,19 37:25 47:9 73:14 81:4,5 89:24 107:5,21 109:8	manual 43:11,12,18,23 44:3 44:9,21 45:5,18,20 45:22 46:1,3 50:5 50:12 58:6,24 61:22
	limit 9:10	looked 99:2	
	limited 9:11	looking	
	line 62:20 81:25 117:25		

<p>91:15 95:17 112:25 113:22 115:15</p> <p>manuals 59:15,18</p> <p>map 34:20</p> <p>mark 19:25 29:24 39:9 40:7 44:2 47:23 63:4 67:6 72:17 73:5 122:5</p> <p>marked 25:18,21 63:13 117:24 118:1 119:14</p> <p>market 101:5 123:19</p> <p>marks 119:2,9</p> <p>matches 47:16 62:24</p> <p>material 60:20,23</p> <p>materials 15:6,14,21 17:25 57:3 60:12,15,19 61:14</p> <p>matter 5:18 6:19 11:10 69:14 70:1,2,6,16 82:17 83:4,17,18 84:12 85:16 88:19 116:5 123:9</p> <p>matters 5:3 85:20 88:10,11 88:14</p> <p>mean 21:8 24:15,20,25 25:3,8 27:14,14 30:14 33:16 34:18 34:24 37:1 41:20 44:20 48:25 50:11 52:4 54:24 58:1 59:14 66:11 74:19 83:8,16,19 84:23 90:11 91:20 92:8</p>	<p>94:10 95:10 107:11</p> <p>meaning 56:6</p> <p>means 6:23 7:12 9:12 50:13 52:1 62:12 92:4,5 93:9,11,12,13,17 121:14</p> <p>medications 9:25</p> <p>meet 41:15</p> <p>memo 51:23</p> <p>mention 63:10</p> <p>mentioned 30:10 41:21 50:5 52:20 71:22 89:18</p> <p>merely 101:18</p> <p>merits 30:20</p> <p>message 27:4</p> <p>MGA 77:16 78:11</p> <p>middle 62:23 93:25 105:9,10</p> <p>Middleton 62:5,8</p> <p>million 16:22 37:2</p> <p>mind 110:1 119:8</p> <p>mine 48:25 49:6 79:5</p> <p>minute 87:21 93:9</p> <p>minutes 67:15,15,16,17</p> <p>missed 20:20 113:12,15</p> <p>mistake 56:13</p> <p>moment</p>	<p>50:5 52:20 117:11</p> <p>Monday 123:12</p> <p>monetary 97:14</p> <p>money 54:20</p> <p>monies 90:8</p> <p>month 98:2,11,18 100:21 101:6,18 102:19</p> <p>monthly 25:15 97:11,23 98:23 99:18 101:3,5 102:13,20</p> <p>months 50:8 92:2,16 99:16 106:5</p> <p>morn- 6:17</p> <p>morning 5:1,13,19,23 6:17</p> <p>move 7:2 8:18 11:11 26:2 39:15 43:13 52:10 78:19</p> <p>Mt 1:3 4:3,7,8,12 5:3,15 13:22,22,25 14:2,7 14:14,20,24 18:5,10 19:7 20:12 21:2,11 21:11,15,18 22:5,8 22:14,18 26:14,18 30:18 33:5,14 35:19 35:20 42:3,4,23 43:5,10 44:17,25 45:4,12 47:6 50:19 51:10,14,15 56:15 57:1,2,3,11,15,16 57:21 58:5,14,17 59:3,13,20 60:4,6 61:15 65:11 67:2 70:3,14,21 71:1,2,9 72:8,10 75:9,16 77:10,22 78:5,9,11</p>	<p>82:17 85:25 86:10 86:25 87:7 91:15 93:17 95:6 99:12 103:3,25 104:9,18 105:24 106:24 112:24 113:9,21 114:11 115:15 116:6,7 117:17,25 118:4,15 122:2 123:5</p> <p>multiple 13:10</p> <hr/> <p>N</p> <hr/> <p>N 3:1</p> <p>name 5:16 6:18 11:17,18 29:1,8 31:10,11 69:3 123:15</p> <p>names 58:14 75:19</p> <p>Nationwide 1:9,14 2:14 5:21 6:19 20:1 30:1 39:10 40:8 44:3 47:25 63:6 67:6 70:5</p> <p>Nationwide's 69:7</p> <p>nature 50:2 82:21</p> <p>Nautilus 65:3</p> <p>near 10:17</p> <p>necessarily 60:16,17</p> <p>necessary 123:9</p> <p>need 8:25 9:2 20:5 24:14 24:19 28:6 62:17 63:22 64:15 76:22 111:8</p> <p>needed 17:12 28:10</p>
---	--	---	---

needs 17:11 50:14 93:10	notify 51:4	obligations 22:17	45:3,10 46:2,5,6,19
never 22:20 54:6,21 56:7 105:2	number 13:19 41:19 47:1,5 47:13,16 48:5 73:16 73:18 74:6,7,8,13 74:14 75:2 90:4 107:13 111:14,15 111:24 112:20,21 118:2 123:11	obviously 27:13	47:7,10,19,22 48:8 48:11,15,22 49:7,13 50:16 51:2,10,20
nevermind 68:18	numbers 63:25 64:21 75:4 97:14	offer 114:7	52:1,8,15 53:1,6,16 54:22 55:1,25 56:12 56:23,23 57:7,10,25 58:8,19,23 59:1,24 59:24 60:11,22 61:3 61:6,10,20,24,25 62:4,8,11,15,20 63:3,14,24 64:3,11 64:17,21 65:4,8,10 65:14,17,18,25 66:3 66:8,8,18 67:1,4,4,9 67:16,24 68:17,22 68:22,25 69:3,11,13 69:19,19,21,24 70:8 70:13,20,25 71:8,17 71:21,24 72:6,14,20 72:24 73:16,25 74:2 74:21 75:4,15,19 76:1,19 77:2,8,25 78:14,19,25 79:6,7 79:12,15,20 80:3,22 80:22 81:4,7,8,14 81:25 82:3,6,16,23 83:15,18 84:14,23 85:14 86:6,14 87:11 87:23 89:16 90:25 91:7,10,16,22 92:18 93:19 94:6,23 95:1 95:4,18,23 96:4 97:12,16 98:20 99:4 99:9,17 100:10,17 103:5 104:25 105:5 105:11,14 106:11 107:2 108:3,16 109:15 110:5,15,16 111:2,12,20 112:1,7 112:11,17,24 113:2 113:5 114:4,9,19 115:5,14,20,22 116:4,16,24 117:4
NOC 51:24	O	office 6:21 81:12,13 123:11	okay 7:5,17 8:1,10,25 9:6 9:8,18 10:3,6,15,18 10:20,22 11:2,8,11 11:15,19 12:1,4,8 12:12,15,22,25 13:2 13:7,10,15,17,17,21 13:25 14:5,9,13,19 14:22 15:2,5,11,14 16:1,1,10,15,19 17:4,8,14,25 18:4 18:14 19:3,13,15,18 19:21,21 20:3,5,7 20:13 21:1,7,10,14 21:17 22:12,16,22 22:23 23:7,11,19,19 23:21,23 24:5,11 25:5,10,18 26:2,10 26:14,21,25 27:6,8 27:18,22,24 28:8,12 28:14,21 29:8,13,22 29:23 30:5,10,24 31:7,7,14,18,20,23 32:8,25 33:3,7,13 33:18,20,25 34:7,15 35:4,12 36:6,11,18 36:22,23 37:4,7,11 37:14,18,21,24 38:4 38:10,13,21,24 39:5 39:8,8,18,21,23 40:2,6,17,20,24 41:6,24 42:6,21 43:2,16,21 44:1
Nonparty 11:1	oath 3:8 6:23 120:1	oh 19:10 20:24 21:24 31:2 56:21 70:1 71:12 80:16 103:14 104:25	one-sentence 99:10
nonrenewal 114:14 115:21	object 8:20 21:20 22:9 26:7 30:13 32:12 38:16 39:2 41:18 42:24 45:13 46:15 48:18 49:9,16 50:20 53:22 55:21 56:3,16 59:6 60:7 61:16 64:6 75:11 76:3,18 80:7 82:9 85:10 86:1 87:2,16 88:1,17 89:5,12 90:10 93:5 93:14,21 94:12 95:9 95:20 97:5 98:8,13 99:20,25 100:5 101:14,22 102:23 104:13 106:18 107:8,23 108:12,22 109:9,21 112:4 113:11,25 114:12 116:12,20 117:2	object 8:20 21:20 22:9 26:7 30:13 32:12 38:16 39:2 41:18 42:24 45:13 46:15 48:18 49:9,16 50:20 53:22 55:21 56:3,16 59:6 60:7 61:16 64:6 75:11 76:3,18 80:7 82:9 85:10 86:1 87:2,16 88:1,17 89:5,12 90:10 93:5 93:14,21 94:12 95:9 95:20 97:5 98:8,13 99:20,25 100:5 101:14,22 102:23 104:13 106:18 107:8,23 108:12,22 109:9,21 112:4 113:11,25 114:12 116:12,20 117:2	
north 13:14	objection 8:21 49:10 55:5 76:5 76:14,21 77:7 80:8 89:4 102:2,3,15 104:5 107:24 109:16 115:1,9,17 116:13 118:8,11,17 118:18		
Norton 89:25			
Nos 119:13			
notably 34:11			
Notary 120:7,15			
note 122:4			
noted 20:2 30:2 39:12 40:10 44:5 48:1 67:8 78:25			
notes 9:20 63:13 117:8 121:9			
notice 40:14 52:16,21 54:11 79:2 85:24 123:8			
noticed 26:3			
notified 29:20 31:7 51:11 86:7,25 87:7			

online 34:12 94:7,19	92:20,20 94:2 99:7 105:7 122:5,7	122:22	32:20 34:13
open-ended 27:14	pages 45:24 46:1 121:8	pending 9:4	pieces 69:17
operations 23:9,14 24:7,13 25:7 25:9,14,24 29:14,18 30:6 33:14 94:8,19	paid 66:21 110:9	Penn 123:19	Pierantoni 2:6 3:5,7 5:16,16 68:4,7,12,17,22,25 69:2,3,4,8,11,12 71:4,8,12,16,20 72:16,20,21 73:5,7 75:12 76:8,10,12,17 76:19 77:2,8,19,25 78:3,10,14,21,24 79:6,8,23 80:1,3,4 80:11,16,21 82:15 85:13 86:5,21 87:3 87:18,23 88:2,21 89:8,15 90:13 91:2 91:6 92:19,22 93:6 93:15,23 94:15 95:12,22,24 96:3 97:7,21 98:6,9,16 99:5,8,23 100:1,10 100:12,15,16 101:17,24 102:10 102:18 103:1,7,9 104:8,16,25 105:4 106:21 107:10 108:2,15 109:2,5,11 109:23,25 110:4,16 117:11,15,21,23 118:3,9,13,20,23
opposed 26:18 58:18	paper 14:3,20,24 33:5,9 42:3,23 45:12 51:14 65:1	percent 51:18 65:13	
option 92:11 95:14	papers 52:23	perception 100:24	
oranges 79:3	paperwork 53:4	Perfect 7:5,17 8:1,25 9:24	
order 36:24 37:4,16 38:14 38:22 39:1,6,25 40:4	paragraph 91:22 99:10	perform 14:14	
ordered 38:4 40:17,24 41:1,4 41:4,15 117:1	parameters 45:14,16	performed 41:2 51:13	
orderee 39:24	parent 14:2,7,8	period 12:5 19:24 47:7,19 47:20 48:6 54:12 62:24 63:10 80:6 111:13 115:6	
ordering 123:14	part 25:12 51:17 77:11 80:24 91:11,14 96:15 100:2,21 101:2,19 102:12	periods 32:4 115:16,18	
organization 51:1	particular 90:8 109:20	perjury 122:22	
original 122:4,5 123:13	particularly 7:7	person 9:16 29:1,5 75:15 102:21	
overall 12:11 32:14,18,20	parties 88:20 121:10	personal 110:10	
overlong 9:3	parties' 121:11	personally 38:8 120:8	
overlook 12:10	Partners 90:1	perspective 49:21	
	parts 73:11	pertained 53:5	
P	party 15:7 36:6	pertains 65:6 83:9	place 1:19 13:9 20:5 22:13 34:1 38:25 61:7 63:20 78:15
P	pay 110:13	Philadelphia 123:20	placed 38:15,21
p.m 1:18 119:10,11 123:12	payment 66:19	phone 9:16,20	Plaintiff 1:4 2:5 5:15
PA 123:20	pays 66:24,25	Physical 37:18	Plantation 2:18 123:3
page 3:2 4:2 74:24 75:2,5	penalties	picture	please 5:10 6:2,4 7:20 8:6 8:14 9:1,9,13,20 11:16 13:18 29:24 39:11 47:23 84:4

87:17 91:24 114:5 114:21 122:1,4,5 123:8,11 PLLC 2:2 5:14 point 21:3 29:15,17 54:8 64:5 75:8 80:19 90:2 92:12 96:11,18 96:18 114:7 pointing 86:23 policies 14:3,20,24 17:1,5,9 18:6,11 19:8 21:15 21:19 32:8,22 33:3 33:4,10 34:1 42:3 51:13 56:2 57:1 63:25 64:21 65:14 81:19 82:8 108:24 policy 4:3,8 17:5 18:15,17 18:20,21 19:4,5,5,6 19:12,16,18,19,20 19:21,24 20:8,12,14 21:12 22:8 23:12 24:7,9 30:22 31:21 31:24 32:4,4,5 33:15 34:25 36:11 36:14 38:1 41:2,3,5 41:11,25 42:8,11,19 42:22,23 44:11,24 45:4,11 46:23 47:1 47:4,6,7,12,13,16 47:19,20,20,24 48:5 48:6,17,20,23 49:8 49:14 51:20 52:2,18 52:19,24 53:1,1,5 53:19,20 54:5,5,21 54:25 55:4,19 56:6 56:14,25 57:4,6,11 58:9,10,17 59:4,9 59:22 60:6,15,19 62:24,25 63:10,13 63:25 64:18,22,23 64:24 65:9,11 66:20	66:21 70:16 71:3,3 72:8,10 73:18,22 74:2,3,4,6,7,8,8,10 74:13,14,16,18 82:14 83:23 90:3,4 90:4,8 108:10,20 109:3,20 111:13,14 111:17,24 112:13 112:13,14,15,15,20 112:21 113:8,10,21 113:24 114:10,15 114:20,23 115:6,6 115:11,16,17 POLK 120:4 121:4 pop 73:22 popped 68:21 portion 44:9 46:3 87:24 posed 9:10 28:10 position 11:23 12:2,5,9 29:3 99:17 possibility 42:20 possible 7:18 49:11 50:21,23 69:8 85:6 103:6 107:9 112:5 116:14 116:22 postgraduate 12:25 potholes 50:2 practice 59:12 practices 59:10 pre-inspect 41:10 prefix 65:7 prefixes	65:12 premium 53:20 54:1,7 66:21 PRESENT 2:21 presently 39:10 40:8 47:24 President 83:14 press 103:15 PRESTON 2:16 123:2 presumably 20:16 presumption 81:23 pretty 16:23,24 27:14 previous 12:15 24:12 94:2 previously 10:23 109:13 primary 64:25 prior 15:22 21:12,18 22:8 41:2,2 54:17 75:10 108:8,9 privilege 76:25 77:21 78:9 79:3 privileged 76:6 77:15,18 78:13 privy 86:12,13 problem 69:19 70:9 79:7 104:25 problems 10:3 procedures 34:1 proceed 6:14 79:5 process	14:23,25 16:4,5,11 16:17,21 17:5,9 18:6,11 20:14 22:19 56:24 66:19 processes 61:7 produced 73:10 120:19,20 production 73:11,13 74:12 80:24 productions 73:10 Professional 120:6,15 121:6,19 prohibitive 41:9 project 63:22 prompt 34:15 116:11 prompted 116:19 proper 6:22 properties 25:16 31:18 33:14,19 33:21 65:6 96:25 97:24 101:9 116:18 property 31:16 34:9,12,16,23 36:7,19,25 37:5 38:1 41:12,15 49:20 50:18 51:9 62:17 64:14 65:11 83:14 84:7,19 85:3,3 107:4,4 116:25 prosecution 11:9 protecting 78:8 protection 85:2 provide 7:11 10:1,4 14:15 15:10,20 44:15 62:17 64:15
--	--	---	---

<p>provided 11:2,5 15:6,9,13,16 23:18,23 26:10,18 26:22 27:1 46:11 86:10 106:16 116:9</p> <p>provides 115:15</p> <p>providing 17:12</p> <p>public 102:7 120:7,15</p> <p>pull 18:25 43:13 47:11 53:9 61:25 65:18 111:7</p> <p>pulled 37:12 44:3 111:15</p> <p>purpose 8:10 11:8</p> <p>purposes 54:23 77:13</p> <p>put 34:13 41:5,12 47:4 60:3 74:24 75:2 102:20</p> <p>puzzle 69:18</p>	<p>98:1,3,5,10,14,19 98:20 99:18,22 100:11,22,25 101:2 101:2,7,8,20 102:4 102:5,8,11,13,14 105:11 106:11 111:20 113:16 114:19</p> <p>questions 7:10 9:22 24:15 25:1 28:6,10 35:2 68:1 68:16 69:7,7 80:18 86:17 97:20,22 100:8 101:12 102:17 110:17,18 110:24 111:3 118:5 118:20,21,22</p> <p>quick 117:12</p> <p>quite 11:22 45:8 83:24</p> <p>quote 15:24 17:12 62:17 64:16</p> <p>quoted 17:12</p> <p>quoting 28:4,5</p>	<p>80:24 81:4,16 87:24 91:23 96:23 97:10 104:23 122:4,22 123:13</p> <p>reading 21:1 64:9 102:12 105:1</p> <p>ready 68:23 79:5</p> <p>real 117:8,12</p> <p>realize 114:4</p> <p>realized 55:9</p> <p>really 25:3 42:13 49:24 59:7</p> <p>realtime 87:21</p> <p>reask 35:24</p> <p>reason 9:1 10:22 26:17 35:18 36:1 41:6,7 53:6 82:3 86:11,25 87:9 89:2,6,9,10 104:2,6 110:11 117:16 122:7</p> <p>reasonable 40:2 67:10 123:13</p> <p>reasonably 9:18</p> <p>reasons 25:4 34:18 40:23</p> <p>recall 17:14,17,18 18:8,9 18:14 21:13 22:10 28:11 29:8 31:12,13 33:20 35:5,10 36:5 36:16,21,22 37:6 51:22,24 52:16,21 53:6,9,14 64:8,9,20 74:7 75:15,17,25 77:5,12 79:16,20 81:22 82:10,13</p>	<p>83:24 85:17,24 88:16,18 91:7 99:1 99:9 103:4 104:12 105:14,20 106:2,25 109:22 112:5,10</p> <p>receive 9:20 17:15,19,22</p> <p>received 16:3 17:23 20:15,22 31:8,9 35:6,8,11,20 36:3 51:3</p> <p>receives 34:2,3</p> <p>receiving 34:22 36:8,19 48:15</p> <p>recision 42:21 53:7,10,14 54:9,17,19,24,24</p> <p>recisions 44:17</p> <p>recognize 72:24 73:16 74:13,14 81:8 96:4 110:5 116:1</p> <p>record 5:2,12 7:19 67:20,22 77:23 78:15,18,23 79:4 86:16 96:24 119:8,10 121:9 123:25</p> <p>recovering 90:7</p> <p>Recross 3:7 117:14</p> <p>rectified 54:17</p> <p>Redirect 3:6 111:4</p> <p>refer 47:5 48:5 52:13 58:4 58:16 59:2,20 60:4 60:5 61:12 63:25 74:22 75:3,3 80:9 84:18,20 91:17 92:8 94:13 102:14 103:21,22,23</p>
<p style="text-align: center;">Q</p> <p>quality 41:16</p> <p>ques- 7:10</p> <p>question 7:20,20,22 8:4,13,15 8:16,17,20 9:4,5,9 9:10 15:23 22:1 23:2 24:18 25:5,8 25:10,12,23 32:1 35:4,23,24 37:3 41:21 42:13 54:23 55:11 58:11 60:1 66:18 80:18 87:17 87:19 90:6,12 94:14 95:11 96:12,22,23 97:3,8,10,13,16,24</p>	<p style="text-align: center;">R</p> <p>raise 6:4</p> <p>raised 109:16</p> <p>Ray 68:1,2 69:3 71:6 76:6 77:13 86:16 104:13 104:24 108:23 117:10</p> <p>re-underwrite 49:24 51:7</p> <p>reach 16:20</p> <p>read 3:11 16:8 20:24 47:14 50:9 74:1</p>		

104:14 111:6 reference 105:7 referral 42:4 57:11 106:6,8 114:11 referred 50:9,14,19 57:16,21 64:23 87:14 88:6 92:3,6 93:10 94:2 105:17 109:1 113:2 116:2 referring 19:6 23:24 32:4,5 43:19,24 44:10 45:22 52:6,19 53:10 53:18 54:9 57:15 69:16 70:7 75:22 79:24 81:18 82:8 84:6 85:7 86:18,21 94:16 104:14 105:12 107:16 109:2 111:13,24 refers 47:1,3,6 66:19 96:15 97:17 refrain 7:22 regard 72:7 75:7 100:4 104:3 108:25 109:17 regarding 30:17 84:18 85:2 regards 61:9 84:25 115:21 reinstatement 43:7 related 85:7 89:1,3,7,10,11 relates 96:13 relating 73:8 97:3 relationship 14:6,11 32:20 33:1	90:17 relative 121:10,11 remember 18:13 21:6 31:6,10 33:17,19 52:24 53:5 60:8 70:18 75:19 83:25 84:2,14,17 remitted 67:2 remote 7:8 remotely 5:7 121:7 removed 11:16 29:24 renew 113:23 114:10,20 renewal 19:18,20 41:2 58:10 58:18 59:4,21 60:19 72:10,12,13 74:9,15 90:3,8 112:13,18 113:10 renewed 60:15 112:17 renewing 56:25 60:6 108:9,9 109:6,20 Renier 2:6 5:16 69:4 renier@cooperllc.c... 2:8 rent 25:15 97:11,24 101:3 101:5 102:13,20 rental 27:4 33:23 48:13 84:19 92:6,12 94:7 94:19,24 98:22,23 98:24 102:14,22 103:25 106:4 116:9 rentals 50:7,8,14 62:18 64:5 64:19 65:15 80:6 92:2,3,15 94:4,21	96:13,16 97:4,17 98:3,12 99:13 100:23 101:21 105:13,16,16,18,25 107:4 108:6 116:18 rented 23:15 25:16 50:18 96:25 97:24 98:1 101:9 102:19 repeat 87:18 96:20 rephrase 32:1 49:3 55:11,12 58:11 88:3 113:18 report 4:6 12:11 39:22,23 40:3,8,21 41:15 42:18 46:7,12,20 47:17 48:4,16 50:16 50:17 51:11 79:25 121:7 reported 1:23 86:3 reporter 3:9 5:9 6:2,4,13 7:5 20:2 30:2 39:12 40:10 44:5 48:1 63:7,15 67:8 87:19 87:20,25 117:24 120:7,15 121:1,6,14 121:19 reports 40:18 51:13 represent 5:11,21 69:4 70:4,25 86:9 representation 69:25 71:5 74:1 representative 62:13,14 represented 41:16 representing 5:17 reproduction 121:13	request 79:2 112:1,7 requested 40:21 72:15 87:24 121:8 requesting 60:23 61:7 70:15 requests 79:2 required 6:24 15:12 21:17 22:5,7 58:4,16 59:2 59:20 60:4,5,14,18 95:16,18 112:18,23 requirements 61:14 requires 15:13 rescind 42:23 44:11 45:4,11 55:4,19 56:2,6,14 71:2 rescinded 53:2,20 54:5 research 107:12 residential 48:12 resolve 108:10 respect 16:25 36:11,14 52:17 59:12 responding 72:25 response 6:20 7:12 25:18,21 25:23 73:8 108:5,6 responses 7:10 8:2,3 responsibilities 12:8 responsible 29:1 60:25 rest 44:13
--	--	---	---

result 40:4	118:23	46:23 48:12 50:7,7 50:17 60:8 94:18	103:10,17 105:7,10 113:5 115:22,23,24 117:4
results 51:11	Riker 2:12 5:20	scenarios 16:22 27:15 37:2	seeing 52:20 74:19 117:22
retail 20:11 48:24 66:2 90:1,19 108:18 109:14	risk 16:8 31:24 32:6 42:10,10 50:13 60:4 60:5,21,24 61:1 113:8,20 114:24 115:7,7	schedule 123:11	seek 108:13
retract 80:18	risks 32:9 42:12,15 114:8	school 102:7	seeking 26:22 27:1 70:21 71:2
return 54:6,20 123:15	RLI 14:1,2,6,8,9,11,22 16:16,17,20 30:18 31:8,9	scratch 38:13 114:21	seeks 82:17
returned 53:21 54:2	role 17:8 20:8,10,10 90:3 90:14	screen 18:25 19:1 23:13,21 37:8,9 39:16 43:14 61:24 62:2 65:17,20 69:20 80:15,20 103:11 110:23 115:23,24	seen 22:20 66:12 103:2,4 103:19 105:2,2 118:4
returning 50:16	room 68:21	scroll 19:3 24:14,19,23 35:14 40:13 43:16 43:21 46:19 48:9 50:6 66:9,14 71:24 73:22 92:19	send 27:5,7,10,12,20,25 28:5,15 54:7 57:2,5
returns 50:17	rough 119:5	scrolled 19:8	sent 15:2 27:13 51:14,16 51:24 54:11,17
revealed 42:17 46:11	RSUI 26:4,17,21 27:25 28:9	scrolling 105:5	sentence 50:11 81:15 91:25
review 44:13 83:21 92:10,13 121:7	RULE 1:13	second 2:7 7:17 68:8,9 97:24 98:1 101:7,19 108:20 109:3 113:15	separate 73:10 83:17 85:16,20 88:10,11,14 100:7 101:8 102:17
reviewed 50:25	rules 6:23 43:4,9 44:21,22 45:3 58:20,22,23 59:3,16,19 61:8,12 85:1,2	sections 92:25	September 30:24 35:15 36:2 40:15 46:21 79:22 111:10,22
reviews 51:4	run 27:15	see 16:6,8 18:4 19:1 20:24 23:21 25:2 34:13,20 37:9 39:16 43:14,17,22 44:13 60:11 62:2 65:20 66:3 67:9 69:11,21 70:1 72:1,2 74:24 81:2,14,25 91:22 92:16,23 93:24 94:1 94:4,6,8 97:8,12 99:9,12 101:6,7	served 25:13
revisions 58:24	<hr/> S <hr/>		service 62:13,14 77:14
right 6:4 9:24 13:2,20 17:19 23:13 25:3 27:16 32:21 35:4 37:9,23 38:11 43:9 44:3 47:8 62:23 63:12 65:22 70:24 71:12,15 72:8,9 74:5 76:12 78:3 80:15 83:11 88:3,24 90:5,20 92:21 94:18 99:23 101:24 103:10 104:21 105:19 107:15,19 109:2 110:17 111:19 114:19 115:23 116:1	SAF010208 65:4 Safety 65:7 saying 52:5 89:1,20 90:21 90:22 100:2 says 19:21 25:2 26:3 27:4 37:18,21 38:4 40:14		services 1:24 5:8 14:13 123:18 set 59:15,18,19 63:5 67:6 110:25 118:6 Seven 123:19 shake 7:12

share 18:25 37:8 53:19 69:9,20 90:2,7 103:8,15 115:23 sharing 61:24 65:17 80:15 91:3 110:1,22 sheet 3:10 122:3,6 shop 91:3 short-term 30:9 50:7,14 62:18 64:5,19 65:15 80:6 84:19 92:2,6,12,15 94:3,21,24 96:13,16 97:3,17 98:3,11,22 98:23 99:13 100:23 101:21 102:14,22 105:13,15,18,25 106:4 107:3 116:18 shortly 73:23 show 7:13 48:11 73:9 80:22 showed 39:25 47:17 48:6 62:25 79:21 showing 47:8 shown 72:22 shows 80:5 side 45:1 sign 3:11 122:5 123:10,13 123:15 signature 122:24 123:9,15,22 signed 34:5 120:12 silent 9:19	similar 35:4 94:7,19,22,23 94:24 105:8,13,16 106:12 114:19 simply 24:15 85:12 97:23 100:17 101:9 sir 70:11 71:25 72:2,4 72:22 73:2,14 74:8 75:5,13 77:4 79:9 79:10,16 81:2,8,20 82:14 83:19 89:16 89:23 91:7 92:1 93:16 94:4 96:4,19 97:8 98:17,20 99:2 99:9,15 100:17 103:2,17 105:6,19 107:16 108:3 109:24 118:5 sit 104:22 situation 14:17,18 situations 85:5 107:13 slammed 57:18 Slow 19:7 small 91:11,14 smart 102:8 somebody 57:18 75:9 90:22 soon 19:4 34:22 sorry 10:13 11:4 14:23 19:10 20:20 22:5 24:3,24 25:20 28:18 32:15 35:19,22 36:13 46:17 48:10 49:3 55:6 56:4 57:18 58:14 73:2	79:10,14 83:18 87:21 92:21 96:19 100:14 103:16 104:9 105:21 113:12 114:4 116:7 117:6 118:11 119:2 sort 33:24 67:21 93:25 94:2 sought 82:25 sound 107:5 sounds 111:19 source 43:9 South 23:16 38:9 SOUTHERN 1:1 speak 90:17 112:15 speaking 27:8 34:24 54:14 58:2 84:24 speaks 28:13 Specialty 65:7 specific 7:8 20:8 22:19 24:17 24:17,24 25:5,12 27:17 29:9,19 32:13 32:18 35:10 36:11 36:14,17 42:11 52:19 53:5 59:8 61:18,20 80:9 82:10 94:13 104:6 107:16 108:3 specifically 16:25 17:10 18:6,17 26:20,23 28:11 48:9 49:2,4,6 54:15 65:6 70:20 77:10 81:12 106:11 107:17	specifics 33:17 64:15 speculate 52:9 speculation 95:10 speculatory 95:11 spell 11:17 spoke 75:9,16 spoken 76:1 stage 15:19 stand 71:13 standard 15:8 stands 73:17 74:8 start 14:25 started 30:15 state 5:11 54:13 70:15 114:14 115:18 120:3,7,15 121:3 stated 34:9 122:22 statement 79:4 82:6 states 1:1 94:7 stating 88:13 stenographic 121:9 stenographically 121:7 steps 106:17 107:21 108:10,17 109:8,12 109:18
---	---	--	---

stop 61:24 65:17 110:1,22	35:7,21 36:4 57:8 96:1 104:18 111:7,9 111:21,21 112:2,8 112:11,17	team 45:1	89:17 90:25 110:19 110:20 111:1 118:23,25
Street 2:3 83:14 123:19		technically 54:6	Thanks 119:1
strictly 95:19 106:23	sure 6:19 22:3,3,15 26:16 27:16 29:2 32:2,2 33:24 34:16 35:24 44:16 46:8 57:19,19 58:13 59:17 62:22 65:13 70:9 73:24 74:23 78:24 80:11 84:1,5 100:19 101:4 108:24	tell 6:11,24 8:4,6 11:13 13:4 15:20 19:4 20:7 30:12 37:14 38:7,19 39:21 43:2 62:11,16 63:18 64:22 65:25 66:3,10 66:15 70:17 77:20	theft 11:10
strike 16:2 17:14 18:14 22:6 31:10 33:8 35:24 38:13 40:24 42:6 60:13 64:17 114:21 116:7		telling 33:22	theirs 29:21
Stuff 50:2	Surety 65:9	Ten 67:15	thing 34:19,21,25 43:22 53:12 115:23
subject 62:20 81:25 85:8,23	suspect 44:22	tenant 23:15 29:21 83:13 85:2	things 41:19 65:12 67:25
submission 15:23 96:9 106:7	swear 6:2,5	tenants 85:2	think 11:15 31:5 33:23 38:8 51:22 53:8 54:10 56:12,12 58:11 62:9 63:7,9 71:7 72:19 73:19,19 74:1 83:22 89:18,25 97:19 100:21 105:11 108:23 111:13 115:22 117:4,7,9
submit 60:14,18 92:9,13,25 93:4,9,24	swindle 8:12	term 19:11 56:1,5 70:24 84:24 85:4	third 74:11 80:23 90:3 91:22 112:23
submitted 18:1 25:25 93:10 108:4 111:23 113:7	switch 80:17 91:3 103:7	terms 54:11 106:6,6 108:23	thought 55:7 88:25
submitting 94:3	sworn 6:11 120:10	testified 6:12 44:20 75:9 79:16 91:8,10 106:22	thoughts 64:13
subpoena 4:11 6:21 69:22,24 69:24 72:22,25 73:8 73:9 77:14	<hr/> T <hr/>	testify 69:25 72:1,7 77:21	thousands 46:1
subsequent 15:12 74:15	take 9:2,5 20:13 34:6 49:19 52:1 56:23,24 61:13 67:10 73:13 78:16 106:17 107:21 108:10,16 109:8,12 123:8	testimony 3:3 6:5 10:1,4 11:2,5 75:13 79:9 85:18,19 89:19 96:7 101:19 106:25 119:9	thread 63:5
subsequential 34:4	taken 1:13 5:7 9:24 10:6,23	texting 9:13	three 10:10,11 73:10,11 93:25 96:14,15,15 101:23 112:14,15
suggested 29:13	talk 76:23 78:22	thank 6:1,13 11:11,19 13:2 14:9 20:3 30:3 39:13,18 40:6,11 42:14 44:1,6 47:22 48:2,8 52:15 53:24 54:22 63:15,16 66:8	thrown 70:23
Suite 2:3	talking 7:18 18:18,20 19:14 24:23 28:23 54:16 59:9 64:14 82:11 83:1,4 88:20 108:25		Tiffany 62:5,8
Sunrise 2:17 123:3	tdelahunt@delahu... 2:4		Tim 5:13 67:25 71:1,5
supplement 34:4 104:1			
supplemental 4:4 15:14,20 24:1,5 26:3,15,24,25 27:18 28:1,2,9,15 29:25			

75:21,22,23 76:13 77:9 110:24 time 1:18 5:6,10 12:14 22:2 23:12 24:7,9 25:25 43:5 53:4 54:12 55:16 58:2,20 60:15 66:11,14 67:10,20,23 68:1 74:1 79:17 96:21 104:10,18 108:19 118:24 119:10 123:9,13 times 10:9 16:14,18 43:6,7 101:23 TIMOTHY 2:2 titled 92:25,25 today 5:5 7:6 8:11 9:3,25 18:18,21 19:6,14 72:25 75:7,10 83:5 88:20 today's 119:9 tool 51:8 top 17:17 24:25 26:4 31:19 32:23 33:16 47:13 81:25 top- 25:2 topic 25:2 52:11 72:2 topics 71:25 72:1,2,3 107:14 total 84:12,22 totally 88:23 tough 42:13	trade 14:16 transcript 7:14 121:8,8,13 122:4,5 transcription 122:5 transcripts 119:6 transpire 41:20 triage 16:7 trial 11:3,5 trick 8:12 trigger 49:23 107:12 trouble 7:2 103:16 true 32:7 121:8 122:23 truly 123:17 truth 6:6,6,7,11,24 34:6 truthful 10:1,4 try 8:12 9:9 trying 15:18 28:25 32:19 42:15 53:17 88:24 89:16 100:17,18,20 turn 68:9 turned 30:21 81:18 82:7,13 83:22 turning 68:10 Twelve 99:16 two 10:21 83:12 84:7	85:8,23 87:1,14 88:7,20,24 92:23,24 93:8,25 95:2 97:19 97:22 100:7,22 101:12 102:17 106:3,9 112:13,16 112:20,21 Tyler 2:21 5:8 type 37:13,14 64:22 types 42:12 typically 40:24 41:1 <hr/> U <hr/> Uh-huh 16:24 88:22 90:2 un- 70:10 unclear 8:14 under- 61:13 underlying 14:16 83:8 85:9,24 86:18,22 87:1 88:8 underneath 70:1 understand 6:25 7:15,24 8:8,13 8:15,23 14:5 18:21 19:15 42:14,16 45:10,25 48:5 56:5 58:19 59:25 63:24 72:6 82:18,20 83:7 84:12 85:15,17,19 88:10,19 90:12 100:18,20,25 101:20,25 102:1,4,5 102:6 112:22 understanding 23:5,13,17 24:6,12 24:13 25:6,13,24 29:14,17 30:5,7,11	30:15 64:3 69:14 70:11,12,13 82:24 83:12 85:21 86:3 88:12,14,16 97:2 111:8 115:14 understood 8:17 9:7 undertake 34:8 underwrit- 45:18 underwrite 101:3 underwriter 28:19,20 29:6,6,7,9 36:9 38:9 51:5 90:16 92:9 93:11 Underwriters 2:17,19 4:11 5:25 11:14,20,24 13:5,22 14:10,14,19 15:3,6 15:10,16 16:4,10,15 16:16,20 17:4,19 18:10,16 21:12,14 21:17 22:7,12,13,17 26:6,11 27:2,9,12 27:19,24 31:15 32:9 33:1,4,25 34:3,8,15 34:21 35:6,20 36:3 36:24 37:4 38:11 41:16,24 42:2,6,8 42:22 44:10 45:4,11 51:21 57:2,10 58:4 58:16 59:2,20 60:3 60:22 61:6 64:18 66:2,20,23 81:12 86:7 90:18,22 113:23 114:20,22 115:5,10 116:8,16 116:19 117:1 123:2 Underwriters' 14:6 32:20 49:5 51:1 59:13 underwriting 4:7,12 12:13,15 14:20,23,25 16:5,17
---	---	---	--

16:21 17:5,8 18:6 18:11 20:13 22:19 36:9 43:11,12,18,23 44:2,9,21,22 45:5 45:18,20,22 46:1,3 50:4,12 58:6,24 59:18 61:21 72:7 91:4,12,14 95:4,6 95:16,19,25 96:8,12 99:1,6 100:3,4 103:3 105:14,17,20 105:20,21 106:12 106:24 107:17,18 108:4 109:19 112:25 113:3,9,22 113:22 115:15 117:17 118:1,5,15	vacation 50:8 92:3,6 94:4,21 94:24 vague 16:23,24 53:17 55:10 70:12 84:8 vaguely 82:20 varies 15:22,25 27:3 28:3 39:3 49:18 106:19 107:25 variety 40:23 various 10:24,25 25:4 97:14 107:14 verbal 7:11,12 verbatim 77:17 verification 34:1 verify 41:12 versus 28:1 58:10 59:21,21 70:3,16 106:6,7 vibrate 9:19 video 5:2 119:8 VIDEO-RECORD... 1:12 videoconference 1:12,19 2:1,21 120:9 121:7 videographer 2:21 5:1,7 6:1 67:19 67:22 68:18 119:2,7 vis-à-vis 90:14 voiced 8:21 VRBO 94:7,18,25 105:16	106:10,12 vs 1:5 <hr/> W <hr/> W 2:17 123:3 wait 76:4,4 104:21 waiting 76:20 waive 123:9,14,22 waiver 79:2 want 8:2 40:13,13 42:10 46:6,19 48:9 50:4 56:23,24 64:15 66:9 67:11,14,17 68:4 71:1 77:2,23 100:3 101:4 104:21 108:24 111:6,12 116:4,4 wanted 48:11 wanting 63:21 wants 76:13 wasn't 86:12 88:24 90:16 waste 73:25 way 35:2 47:4 60:3 72:16 85:8,22 94:23 101:1 104:20 108:16 117:23 we'll 8:17 73:5 78:18 79:9 80:17,17 we're 6:20,22 8:1 9:13 18:18,20 19:6,14 44:4 52:10 54:10	64:14 68:10,22 83:1 83:4 88:19 95:16 102:7 108:24,25 109:16 111:13,24 112:13 we've 55:25 105:2 week 25:17 81:19 82:7 97:1,25 98:2,10 101:10 weekly 108:6 welcome 110:21 weren't 55:7 90:21 wholesale 13:6 wide 40:22 windows 50:1 wish 123:14 withdraw 71:13 witness 6:3,8 11:1,9 21:24 22:1,10 24:20 26:8 30:14 32:22 38:18 39:3 41:19 42:25 44:14 45:14 48:19 49:11,18 50:21 54:1 55:6,15,23 56:5,9 56:21 59:7 60:8 61:17 64:8 67:12 68:10,19,20,24 77:1 77:20 78:6 80:9 82:10 85:12 86:2 87:17 88:18 89:6,14 90:11 93:22 94:13 95:10,21 97:6,19 98:5,14 99:21 100:7 100:11 101:16 102:5,16,24 104:6
unit 14:16 UNITED 1:1 units 14:17 30:8 97:15 University 12:21,23 update 59:15 updated 61:7 112:1,7 use 34:9 48:12 65:12 84:24 104:2,3 116:25 117:17 uses 96:8 USI 62:10 89:21,22 108:20 112:9 usually 15:17,18 115:18			
<hr/> V <hr/>			
v 5:4 122:2 123:5 V-R-B-O 106:10			

106:19 107:9,25 108:13 109:10,22 110:21 112:5 113:12,15 114:1,13 114:17 115:3,10 116:14,22 117:3,6 117:20 118:12,19 word 99:18,21 101:18 words 13:4 56:13 59:1 100:21 102:7 work 13:10,22 working 16:16 works 15:19 wouldn't 44:15 98:14 102:21 107:11 write 9:20 93:11,12,18 written 14:4,24 33:10 48:23 51:14 57:1 64:13 65:2 73:19 wrong 46:10 wrote 81:16 www.MagnaLS.com 1:25 X X 3:1 120:19 Y yeah 21:25 22:3 24:15,22 35:14 45:25 49:22 56:8 58:21 59:7 61:17 62:3 64:24 74:19 80:2,14 87:20 89:5 91:5 102:5	103:24 104:23 105:10,10 110:25 113:17 117:9,12 118:18 year 18:23 23:8 30:25 32:13,18 72:12 73:20 79:18 112:23 years 10:17,18,21 11:21,22 12:3,4,22 yesterday 51:23 52:22 53:3 York 1:1 2:3,8,8,13,13 70:15 Z Zoom 5:7 0 1 1 4:3 20:1 74:24 119:13 1,000 102:21 1,800 102:21 1:05 1:18 119:10,11 1:22-cv-10354-GHW 1:5 10 4:12 12:3,4 119:13 10:04 1:18 5:6 10105 2:8 10110 2:13 11/2023 4:8 11:45	67:20 11:55 67:23 111 3:6 117 3:7 4:12 119 121:8 12 50:8 92:2,16 106:4 120 3:8 121 3:9 122 3:10 123 3:11 1345 2:7 14203 2:3 146 83:14 16 12:10 120:16 1635 123:19 19 11:21,22 19103 123:20 19322 111:15 2 1:17 4:4 5:5 30:1 35:15 36:2 72:2,2 111:10 2/2/2024 122:2 20 4:3 40:15 46:21 73:21 74:2	2002 46:21 2003 12:24,25 2020 18:22 35:15 36:2 79:22 111:10,17,22 2021 18:22 19:11 30:17 62:24 73:20 74:4 2022 4:9 12:6 19:11 30:18 37:17 40:15 47:24 48:5 62:5,24 63:9 63:13 64:9 74:18 79:23 80:2 81:1,15 86:10 87:4,7 88:6 2023 12:6 31:3 47:25 48:6 63:10 74:18 2024 1:17 5:5 120:9,12,16 121:16 123:1,8 21 19:24 73:21 74:2,15 21/'22 74:9,16 22 19:24 26067 109:4,20 295 2:3 2nd 120:9 123:8 3 4:5 25:8,10,12,23 39:10 72:2 96:22 3,000 102:21 30 4:4 13:14 30(b)(6) 1:13 72:3
---	--	--	--

30,000-foot-above	7		
49:20	4:9 25:2 63:5,6		
31	72		
74:18 81:1,15 84:6	4:11		
88:6 111:17			
33313	8		
2:18 123:3	8		
33rd	4:10 67:7 123:1		
2:12	8/2021		
39	4:3		
4:5	8/2022		
3A	4:3,8		
100:22	8/31/22		
	47:21		
4	8/31/23		
	47:21		
4	836		
4:6 40:9	2:3		
4:30	866-624-6221		
123:12	1:24 123:20		
40	8th		
4:6	120:12 121:16		
44	123:19		
4:7			
48	9		
4:8	9		
489	4:11 72:19,20 73:6		
2:12	9/8		
5	37:16		
	9/8/2022		
5	4:10		
4:7 44:4 121:8	9/8/22		
6	66:7		
	9:00		
6	123:12		
3:4 4:8 47:25 63:8,9	966379		
63:13	120:16		
63			
4:9			
67			
4:10			
69			
3:5			
6951			
2:17 123:3			
7			